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ABSTRACT

Designed to last approximately 12 days, Unit III of the 4-unit life planning and career development curriculum for rural high school students focuses on skills application. Through experience simulation, students apply skills learned in Unit II to the information from Unit I; they project their future lives and simulate their responses to problems that might stand in the way of self-realization. The unit concentrates on a simulation game, "The Game of Life: Choice and Chance," and a Learning Activity Package on assessment skills. The game is based on life stages and the role of choice and chance at each stage. The game packet, included with Unit III, contains monitor's instructions, a list of "identities," chance and consequence sheets for the various life stages, instructions for scoring life's "satisfaction points," and five game boards. Unit III also includes a teacher's guide, learning objectives, 10 complete lesson plans, an appendix of additional teaching tips and student activities, and an adaptation manual designed to help school personnel tailor the program to a particular area. The field-tested curriculum is designed for the rural Midwest, but detailed adaptation manuals are available for the Northwest, Southwest, Northeast, and Appalachian South. (SB)

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OPTIONS

A CAREER DEVELOPMENT CURRICULUM FOR RURAL HIGH SCHOOL STUDENTS

LIFE PLANNING

Dartmouth College
Hanover, New Hampshire

UNIT 3

RC 012595

U.S. DEPARTMENT OF HEALTH,
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Women's Educational Equity Act Program
U.S. Education Department

OPTIONS

A Career Development Curriculum
for
Rural High School Students

Unit III

Life Planning

by

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PREFACE

OPTIONS: A Career Development Curriculum for Rural High School Students was developed at Dartmouth College from 1976 to 1978 under a grant from the Women's Educational Equity Act Program Staff of the U.S. Office of Education. The project staff worked with rural teachers, citizens, students, and school administrators in five regions of the United States to prepare thoroughly tested and successful course materials that deal with the particular needs of young people in rural areas. The curriculum frequently pinpoints the problems and interests of rural women, but it has been prepared to be useful and appropriate for both male and female students.

There are four units in the OPTIONS course. Unit I, "Understanding People in Our Area," focuses on life in rural localities using the personal experience of students as the basis for discussion, but supplements student observations with data to permit generalization from individual perceptions. Unit II, "Decision Making," teaches students to identify and develop certain skills that will enable them to exercise more control over their time and energies. Unit III, "Life Planning," uses case study and simulation techniques to teach students to plan their own futures and then to practice responses to problems that might stand in the way of realizing projected goals. Unit IV, "The Juggling Act," uses case studies to encourage students to apply skills developed throughout the course in solving realistic life problems.

The original curriculum, developed and field tested from 1976 to 1977, focused on the lives of people in rural New England. To broaden the application of the curriculum and to test its adaptability, four additional sites were selected during the summer of 1977 to develop and field-test regionally adapted versions of the curriculum. The sites were chosen to represent very different rural areas of the country: Nebraska, New Mexico, Oregon, and Tennessee. In each State, a site coordinator was hired to oversee adaptation by local teachers and testing procedures for that version of the curriculum. Adaptation was completed during the fall of 1977 and the curriculums were field-tested during the winter and spring of 1978.

The OPTIONS course is now available in five versions roughly designated as appropriate for the Northeast, the Appalachian South, the Midwest, the Southwest, and the Northwest. The core OPTIONS curriculum is presented in the Midwest version. Adaptation packets for the other regional versions consist of pages with regional specific references that can be exchanged with pages in the core curriculum to adapt the course to your region. For further adaptation to the special circumstances of a particular Sate or locality, an Adaptation Manual has been included with the teacher materials. This manual outlines a step-by-step procedure for tailoring the curriculum to a particular area. The adaptation process does not require curriculum experts or complex equipment; it is intended for use by school personnel anywhere in the United States.

One final note: The OPTIONS curriculum has been designed as a coherent career development/life planning course, 9 to 12 weeks in length. But all the units and many of the lessons can be used alone or in the context of other courses. The independence of component parts has been designed into the course; teachers should be encouraged to take advantage of that feature.

ACKNOWLEDGMENTS

Many people, schools, and organizations provided time and facilities for the development and testing of the OPTIONS course. The project director wishes to acknowledge gratefully the contribution of all who made this curriculum possible.

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GENERAL INFORMATION

Every June, hundreds of thousands of young rural women and men graduate from high school feeling a mixture of terror and excitement as they look ahead to their future lives. Their pleasure and their fear are shared by millions of other non-college-bound graduates in cities and suburbs, but the prospects for rural young people are both more complex and less secure.

Young rural women and men must contend with a small and often shrinking job market. They must deal with the very narrow range of training opportunities available in their area. And though both sexes face these employment problems, the young rural woman must also be able to handle acute sex stereotyping at work and frequently in personal relationships. She must forge a new model for rural womanhood that differs sharply from the traditional model within which she was probably raised.

The rural woman has traditionally had a set of life roles that has been as stable as any our country has known. While circumstances in cities have changed rapidly, forcing women to change their perceptions of themselves and their families rapidly, farm life has remained quite consistent for generation after generation. The farm or ranch wife, the logger's wife, and the railroader's wife have expected to do essentially what their mothers have done before them. The essential conservatism of rural areas has done much to maintain a consistent vision of what is "appropriate" even while circumstances have changed enough to demand new responses.

Today, many young women graduate from high school with expectations for their own futures that are essentially the same as those of their mothers and grandmothers. They want to get married (although they are willing to work for a while) and they want to "live happily ever after," raising children in their own homes, and fulfilling traditional female roles in rather conventional ways.

But this vision is no longer realistic, not even in parts of the country still dominated by traditional rural occupations. One thousand farms a week go out of business in this country, the disastrous saga of mining employment patterns is too well known to need repetition, and logging has been mechanized to the detriment of stable jobs. The rural woman today is far less likely than her mother (who, in turn, is far less likely than her mother before her) to be able to fill the traditional role patterns that are generally perceived as "happily ever after." Divorce, financial pressure, a husband's unemployment -- all these push the rural woman back into the labor market, often before her children are of school age. "Happily ever after" is a myth for more than half the women in the rural Midwest; it will be even more of a myth for their daughters.

The rural high school graduate has some awareness of this trend. Our needs assessment data, drawn from questionnaires administered to 439 high school students, suggest that most young rural women know that they will probably have to work after marriage. About half think that they will need to hold a full- or part-time job after they have children, although the majority think that a woman should not work when her children are young. Asked why they will work, most say that they will need the money -- self-fulfillment is not a primary motivation.

The young men in the study have slightly different perceptions about the question of women working. Each seems to accept the fact that his wife will work, but is very unclear how he will specifically be affected by her working. More than half of the men do not think that their wives will have to work for money.

This sense, that women may need to work, seems to coexist with the traditional vision of rural womanhood. The rural high school women we questioned had apparently given very little thought to what work they might do, or to how they would juggle their home responsibilities with the obligations of a job. Few of them could tell what they had to offer an employer. Most had never been through a job interview, and many thought of the prospect as alarming. Few of them felt that school courses or programs had taught anything useful in getting jobs. These young women know, at some level, that they are likely to have to make decisions, handle problems, and construct careers (in the broadest sense of that maligned term) in ways that most rural women have not had to do in the past. But they are no better prepared than their mothers or grandmothers to face what is likely to come. They say that they will probably have to work, they recognize the problems of adult relationships in the 1970's, and they have read about the concept of equal rights for women. But they plan weddings, not job-training programs, and daydream about cute babies rather than considering child-care options for the working mother.

It is also clear from boys' responses that they do not see a need to develop the very basic skills of interviewing, finding a job, decision making, and the like. It seems that although the males expect to work, they have little conception of how they will go about getting the best job they can, and even less of an idea of how a household is managed when a wife works.

None of that is unreasonable for fifteen-to-seventeen-year-old students. But if hard planning does not take place in high school, there is some danger that it will not take place at all. The social service agencies are very familiar with the plight of the young, unskilled mother who is suddenly the penniless head of a household. And the young women we questioned felt a need for a course to help them understand themselves and use this understanding to make crucial decisions about work, marriage, family, and other aspects of their future lives. Obviously boys, who also perceive themselves as working, marrying, and raising families, have these needs as well.

This curriculum is designed to address these needs. It is not a career education curriculum in the usual sense: we do not go through a series of job descriptions that would allow young people to select those best suited to their needs and interests. There are hundreds of those curriculums on the market. We have reviewed a selection of these, but their goals tend to be different from ours.

The intent of our curriculum is threefold. First, we want to inform. We think it is essential that young women and men learn what it means to be an adult in a rural area in the late twentieth century. All students have individual observations of life around them -- these need to be expanded or changed so that students can predict some of the events and difficulties with which they will have to deal. Second, we want to facilitate dealing with these events. Recognizing problems and resources is not enough -- we want young women and men to identify and develop those skills that will allow them to control their lives and to cope with the aspects of life beyond their control. Third, we want to provide a structured experience that will allow these young people to apply their information and skills to realistic situations that they may face, and to test their abilities to work with situations and issues that they may need to confront later in life.

Although this curriculum focuses on women, we feel that it is critically important for young men as well. First, most of the skills we teach are important to both sexes; both women and men need to know how to make good decisions, how to plan their lives, and how to deal with a difficult job market. Second, it is crucial that young men be as aware as young women of the problems that beset family life in rural America today. As workers, they must be sensitive to the destructive influences of sex stereotyping. As husbands, they must help forge new ways of household management and child rearing in an economy that increasingly requires married women to work. Finally, we believe that this curriculum will make men and women more able to communicate with each other about problems and issues in daily life, especially in that large portion of daily life devoted to work or interpersonal relationships. No young woman, however well informed or highly skilled, can work out family problems with an unwilling male partner. However, young women and young men together, armed with the same information and skills, can begin to work out their problems. This is the central task of our curriculum.

Each unit of the curriculum contains information, skill work, and some form of confrontation with reality. Each has a different emphasis. Unit I, "Understanding People in Our Area," introduces the central problem areas adults face, using the personal observations of students as a base, supplemented with data intended to enable students to generalize from their individual perceptions. By the end of that unit, the student should have a clear sense of the difficulties both men and women in the area face and should be motivated to begin developing skills to help cope with them.

Unit II, "Decision Making," has students work on the skills most needed to address the problems discussed in the first unit. It is an expandable unit that can be tailored around individual and class needs.

Unit III, "Life Planning," asks the class to apply the skills developed in Unit II to the information collected in Unit I. This is an experience-simulation unit, intended to teach students assessment skills that are used to project their future lives and then to simulate their responses to problems that might stand in the way of self-realization. This is done primarily through a Learning Activity Package (LAP) on assessment skills and a simulation game called "The Game of Life: Choice and Chance."

Unit IV, "The Juggling Act: Lives and Careers," uses case studies to involve students in solving complex life problems. It uses the skills and information developed in the course thus far and adds others such as: being interviewed, filling out job applications, writing a resumé, dealing with sex discrimination, and dealing with family/work conflicts.

In general, the curriculum rests on several assumptions. First we believe that a knowledge of reality, even if harsh, is better than cheerful ignorance. Second, we believe that information and skills give students a degree of control over their lives, and that control is better than dependence on the whims of fate. Third, we believe that acquiring skills and practicing their application are more worthwhile career development experiences than mere exposure to a series of concrete job options. Finally, we believe, as did the young people we questioned, that young people benefit from a classroom experience of this nature.

If this curriculum is made to work, it should make both young women and young men more competent to deal with their futures than many of us were at their ages.

ORGANIZATION OF THE TEACHER'S GUIDE

The Teacher's Guide is organized by lessons. For each lesson, there is a set of instructions to the teacher about classroom activities and homework. The Teacher's Guide includes:

1. Statements of the enabling objectives for each activity (i.e., what the students will do that will enable them to attain the overall objectives of the unit).

2. A list of materials needed for the lesson.

3. A detailed lesson plan, including instructions for discussion, questions, homework assignments and explanations, and possible difficulties. Teachers may wish to add notes on the lesson plan.

4. A section called "Notes to the Teacher" that has optional activities as well as hints on how to use the materials.

5. A copy of all Student Activity Sheets (SASs).

6. An appendix that includes some additional information on running classroom discussions, working with small groups, role playing, and problem solving.

For organizational purposes, the guide is color coded. All white pages are Teacher's Guide (lesson plan) pages, and all colored pages are SASs, transcripts, student reference pages, etc. The colors of the student pages tie into references given in the lesson plans to aid you when you duplicate these pages from the ditto masters. If possible, duplicate SASs in the colors suggested to aid in tracking the various activities.

Teachers should have instruction sheets available for each lesson and should give out homework assignments and related activity sheets before the end of the class. Homework is crucial to the success of this curriculum and must be done thoroughly for each assignment to ensure the success of the following class. Homework, in most cases, can be done in class if necessary.

The only exceptions to the above-mentioned format are the instructions provided for Learning Activity Packages (LAPs) that appear as lesson #8 of Unit I and lesson #11 of Unit III. Because the general guidelines for teaching an LAP apply to both, they are described in the next section.

A word on altering the curriculum: It is our assumption that most teachers like to adapt any curriculum to the particular needs of their own students and their own styles. Please do so. This curriculum has been designed to be adaptable and to allow teachers to insert local references, to change the order of activities, and to add or replace materials--in short, to be made your own. Do not think that the fact that our lesson plans are in print means that they are sacred. You know what is best for your class. Use our materials to your best advantage.

A word on the length of lessons: We have deliberately called our division of activities "lessons" rather than "days." Different classes will begin with different levels of awareness and information; they will take different lengths of time to do the work as we have outlined it or as you have changed it. Some groups will take a single day for each lesson, others will take three days. We have included rough estimates on the length of units. Don't take these estimates too seriously. You know the reading level and sophistication of your students--your estimates are likely to be better than ours.

GENERAL GUIDELINES FOR LEARNING ACTIVITY PACKAGES

1. Students proceed through the readings and activities more or less at their own pace. (We'll have more to say about techniques for managing self-paced instruction later in this guide.)

2. The LAP provides instructions to students as to their tasks, how to evaluate their work, and what page to turn to next.

3. Activities in the LAP are usually of four types:

    a. Assessment -- tasks designed to determine whether the student possesses a given skill.

    b. Instruction -- tasks that teach skills a student does not possess.

    c. Evaluation -- tasks designed to determine if the student has mastered the skill via the instructional activities.

    d. Enrichment -- optional activities related to the skills being worked on but not critical to their development.

4. Teachers have four critical roles in teaching the LAPs:

    a. Monitor -- keeping students on task and working at a reasonable rate.

    b. Facilitator -- explaining any directions or activities about which students are genuinely confused.

    c. Resource -- providing students with any required or student-requested materials or information.

    d. Evaluator -- reviewing students' work when they are instructed to bring it to the teacher (specific instructions to the teacher for those instances are in this guide).

Classroom Management

Individualized instruction presents the teacher with advantages and disadvantages. At first it can be difficult if you don't have a lot of experience in using individualized methods. The following discussion is intended to assist teachers in obtaining the benefits of individualized instruction while minimizing the costs.

It is important for you to realize that you are essential in teaching an LAP. In addition to your roles as monitor, facilitator, resource person, and evaluator, your contact with students should include some or all of the following functions: 1) motivate--most important; 2) provide examples and/or analogies; 3) give a mini-lecture when appropriate; 4) pair students with similar problems; 5) trouble-shoot; 6) debrief; 7) summarize.

All the above-mentioned roles will require you to have continuous contact with students and will permit you to gain a sense of the progress being made by each individual.

Unfamiliar format will probably be your biggest problem with the LAPs. Fortunately, many high school teachers now use a lot of individualized instruction and self-paced work; for many of you, the problem will be only in adapting your normal routines to written rather than "hands-on" activities. Help the students adjust to the new format by pointing out parallels between LAPs and other classroom procedures. But also be sure that they recognize the differences between LAPs and other written work they are accustomed to--this will reduce their natural tendency to reject unfamiliar tasks.

Describe to them your four primary roles (defined on the previous page), and explain that their roles include:

1. Determining their own pace
2. Figuring out directions
3. Assessing their own skills
4. Evaluating others.

When explaining these roles, keep in mind the following points regarding students' roles:

1. Determining their own pace: Since most activities are done individually or in small groups, the rate at which students work is not determined by the teacher or the rest of the class. This does not mean that they can deliberately work at a "snail's pace" or that they can race through the activities without making an effort. You, as teacher, will be around to monitor their work and to keep them moving at a reasonable pace.

2. Understanding written directions: Students are responsible for reading the activities and understanding the instructions for what to do. They should not constantly ask you what to do next. Unfortunately, their initial response will be to do just that. To nip this tendency in the bud, you must consistently redirect students to the written instructions and ask them either to figure them out or to ask a student partner to help. Of course, there may be some instructions that are confusing and there may be students who are genuinely unable to understand certain directions. In such cases, you should help the student to understand the directions. Even in these cases, you should not resort to explicit directions. Instead, attempt to guide students to their own understanding of the directions.

   These warnings are crucial to the success of individualized instruction. If a teacher falls prey to student pleas of "what do we do now?" the individualized instructional mode will become a huge headache.

3. Assessing their own skills: Students are directed to particular activities within each LAP based on self-assessment of their skills. Inaccurate self-assessment will result in their doing activities they don't need and/or not doing activities they do need. Try to impress on them the importance of doing the self-assessment activities carefully and honestly.

4. Evaluating others: In some of the activities, students are asked to evaluate the work of their classmates. Students should be urged to take this responsibility seriously. Judging another person's efforts is a difficult life skill to acquire. Many people feel quite uncomfortable being in this position. Yet, it is a situation we cannot avoid in life. It is primarily for this reason that we have required students to evaluate one another's work.

One of the potential difficulties with individualized instruction is that it requires students to be more active and less re-active than in large group instruction. There is nowhere to hide in an individualized program. It takes time for students to adjust to coming into the classroom and getting down to work on their own without the teacher announcing the tasks for the day. Consequently, at the beginning, you may have to remind students to get down to work. Say something such as, "OK, everyone should know what to do. Pick up your activities wherever you left off yesterday. I'm available to help you if you need it. But, try to do the activities on your own or with your student partners." Then you should circulate around the class, talking individually to students or small groups of students who seem to be having difficulty working. Once everyone is working, you should continue responding to specific student requests for assistance or evaluation.

Another potential difficulty in an individualized program is evaluation and record keeping. This varies with the type of LAP used and is dealt with in the discussion of each LAP in this guide.

A word on student partners: You undoubtedly have your own methods for breaking students down into small groups for team work. We suggest teams of three to five students so that if students are absent, there are still enough students for team effort. Obviously, students who have demonstrated an inability to work together productively should not be allowed to work together. Also, we suggest that within teams, students rotate evaluations instead of simply exchanging them (i.e., person A gives his/her work to person B to evaluate; person B gives his/her work to person C to evaluate; person C gives his/her work to person A to evaluate).

A word on noise: Noise level in an individualized small-group setting tends to be somewhat higher than in a teacher-centered large-group setting. The level of noise allowed should depend on the tolerance of teacher and students. It should not be allowed to rise above a point where teacher or students cannot work effectively. On the other hand, it is not reasonable to demand absolute silence in such a mode of instruction.

A word on absenteeism: One big advantage of LAPs is that students who are absent haven't "missed" anything except the time spent on a LAP. We suggest that you have students make up missed time by spending an equivalent amount of time on the LAP at home. Similarly, if you feel that a student is wasting time in class or is not working fast enough on a LAP, you may wish to require the student to spend some time on the LAP at home. Aside from these cases, we recommend that students not have homework during LAP sessions. Instead, you should encourage students to put in a maximum effort during class. It should be pointed out to them that such an effort frees them from homework, but that if they get too far behind, they may have to work on the LAPs at home.

A word on the "best and the brightest": Some students will work through the LAPs very quickly. You should monitor the work of such "speed-demons" carefully to be certain it is of quality as well as quantity. Anticipating students whose work is of high quality and quantity, we have included more activities than most students can do in the time allotted. Thus, even the "best" and the "brightest" should have enough work to do.

One final word: We strongly recommend that you work through all the LAPs before distributing them. Read every page; be familiar with the objectives and procedures of every activity.

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GRADING AND EVALUATION

Because this is a values-oriented curriculum, and because policies and procedures regarding grades vary among schools, departments, and individual teachers, it is very difficult to prescribe one approach to the grading and evaluation of student achievement. We therefore suggest that each teacher adapt the recommendations below to his or her own teaching situation.

RECOMMENDATIONS

1. Grades should reflect effort, achievement, attitude, and mastery.

2. Effort may be measured by the amount of work done by students inside and outside of class. We would therefore recommend that you keep a record of all completed Student Activity Sheets done by students. A simple check (✓) system is preferable for grading these activity sheets since we are concerned here with effort, not excellence. A ✓+, ✓, ✓- distinction should simply reflect a greater or lesser effort evident in the student's work.

3. Achievement, or growth, can be measured only if what a student knows before beginning a course of study is accurately determined. The best way to measure achievement is to design an assessment procedure to be administered to students both before and after they participate in the course. The assessment procedures must be identical or highly similar if changes in levels of information, skills, and concept development are to be determined.

4. Attitude is best evaluated subjectively by the teacher in whatever way she/he usually makes such an assessment. It is our view that attitude is relevant but perhaps the least important of the dimensions evaluated for grading.

5. Mastery is the most absolute dimension a teacher evaluates and is closely associated with aptitude. It is a measure of a student's ability to achieve the knowledge, skills, and understanding of the curriculum. It does not take into account the student's level of mastery before taking a given course, and hence cannot be a measure of growth or achievement. It is simply a measure of the student's absolute level of mastery at the end of the course.

Although most teachers weigh mastery heavily in determining grades, it is our view that achievement rather than mastery ought to be most heavily weighted. To overemphasize mastery is to reward a student's aptitude more than his/her growth or his/her efforts, and discourages less able students from making an effort.

6. In summary, we suggest that each teacher evaluate students' effort, achievement, attitude, and mastery as recommended and then grade according to a predetermined weighting of these components, with achievement and effort being the primary criteria and attitude and mastery secondary considerations.

OPTIONS: A CAREER DEVELOPMENT CURRICULUM
FOR RURAL HIGH SCHOOL STUDENTS

Course Outline

UNIT I: UNDERSTANDING PEOPLE IN OUR AREA (approximately 13 days)

Lesson	Topic
1	Who Are We?
2	Portrait of Women in Our Area
3	Oh, the Advantages and Disadvantages of Being a Woman in This Area
4	Lives of Women in This Area
5	Playing Life Roles
6	Responding to Ideal Relationships
7	Sex Stereotyping
8	Women's Work, Men's Work
9	Responsibilities of Running a Household
10	Being a Single Head of Household
11	Learning Activity Package: Organizing and Managing Time

UNIT II: DECISION MAKING (approximately 7 days)

Lesson	Topic
1	Life Auction
2	House Fire!!
3	Introducing Decision Making
4	Applying the Decision-Making Process
5	Applying the Decision-Making Process to a Personal Decision

UNIT III: LIFE PLANNING (approximately 12 days)

Lesson	Topic
1	Life Stages
2	This Is Your Lifeline
3	Decision Areas and Life Stages
4	The Game of Life: Choice and Chance
5	What Happened Yesterday? Debriefing the Game
6	Long- and Short-Range Decisions
7	Coping with Crisis
8	Learning Activity Package: Assessment Skills
9	Revising Your Identity: Playing the Game Again
10	Life Planning: Is It Worthwhile?

Course Outline (cont.)

UNIT IV: THE JUGGLING ACT: LIVES AND CAREERS (approximately 13 days)

Lesson	Topic
	PAT
1	Looking for Jobs (Optional Lesson: Writing a Resumé)
2	Preparing for an Interview
3	Creating Jobs
4	Life Skills
5	What Do You Say, Pat?
6	Starting a Small Business
	STEPHANIE
1	Your Record and Your Rights
2	Job Conflicts
3	Role Playing
4	Reviewing the Situation and Taking Action
	EVELYN
1	Welfare: True or False?
2	The Advantages and Disadvantages of Marriage
3	Influences on Our Lives
4	If You're So Smart, Lady, Why Aren't You Rich?
5	Vocational Training Opportunities
	TERRI
1	Interviewing Parents and Friends
2	Ways to Approach the Job Market
3	Family/Work Conflicts
4	Supporting a Family (Alternate Lesson: We're Getting Along OK, but It's No Picnic)
5	Family Goals
	SUMMING UP UNIT IV
1	What Has This to Do with Me?
2	Looking Backward: What Have We Learned?

UNIT III: LIFE PLANNING

INTRODUCTION

With the information and insights gained in "Understanding People in Our Area" and with decision-making skills developed in Unit II, the students should now be ready to prepare a realistic and personal life plan. This unit focuses on the special skills and information needed to project a life plan, and on the development of attitudes toward life planning that we feel are essential. By the end of the unit, the student should recognize that life does not have to be shaped by a series of random occurrences; one can plan one's future and hedge against possible factors that might interfere with those plans. We also expect the student to recognize the possibility of changing a life plan, and to understand and anticipate the kinds of crises and goal changes that might make a person want to change direction.

The unit begins with an assessment of student attitudes toward life planning which is repeated at the end of the two-week unit. The concept of a "lifeline" as a planning tool is then introduced, and the students are asked to compare their own lives with those of others. Through a variety of activities, including a life simulation game and a Learning Activity Package on assessment, they learn that there are predictable decisions one must make in one's life, and that certain consequences flow from whatever decision is (or is not) made. Throughout the unit, the students revise their life plans, incorporating new learning into each revision: they learn to identify and state long- and short-term goals; they incorporate other people into their life plans and assess the effects other people have; they consider alternative life styles, noting the effect that some alternatives might have on them. Finally, they are introduced to some of the characteristic crises encountered by women, especially in rural areas, and learn which life decisions seem to make these crises more or less difficult to cope with. The final attitude survey should reflect what they have learned through this process.

UNIT III OBJECTIVES

A. Life Stages

Students will be able to:
1. Indicate their attitudes toward the possibility and value of planning one's life by filling out an attitude survey.
2. Define life stages.

B. This Is Your Lifeline

Students will be able to:
1. Project a tentative life plan for the hypothetical Sue, using her case study as background information.
2. Project a tentative life plan for themselves on a lifeline.

C. Decision Areas and Life Stages

Students will be able to:
1. Define "life stages."
2. Describe the roles, decisions, problems, and sources of joy that appear to be characteristic of women and men in their area at each life stage.
3. State how a knowledge of life stages and their characteristics can help them to plan their own lives better.

D. The Game of Life: Choice and Chance

Students will be able to:
1. Simulate the possible consequences of the life they planned for themselves on their lifeline.
2. Begin to evaluate the consequences of the choices they made on their lifeline.
3. Recognize the important effect of chance on a life.
4. Recognize how certain choices can serve as insurance in the event of unexpected crises later in life.

E. What Happened Yesterday? Debriefing the Game

Students will be able to:
1. State which chance events are most likely to occur at a particular life stage.
2. Predict which choices and combinations of choices are most likely to gain satisfaction and which are least likely to do so.
3. Recognize the role of luck in determining life satisfaction (in the context of the simulation).
4. Assess the roles of chance and choice in changing their lives.
5. Look at case materials and see the consequences of decisions of one life stage on events at a later stage.

F. Long- and Short-Range Decisions

Students will be able to:

1. Given case materials, identify the short- and long-range decisions of the people described.
2. Write a long-range description of their own ideal lives, in the form of a fantasy "testimonial."

G. Coping with Crisis

Students will be able to:

1. Generate and refine a list of crises common to the lives of men and women in their area.
2. Design strategies for dealing with some of those crises.

H. LAP on Assessment Skills

After completing this LAP, students will be able to:

1. State personal goals.
2. State personal characteristics.
3. Describe factors in their environment that influence them.
4. State personal aspects and aspects of their environment that may stop them from attaining their goals.
5. State their personal desires to overcome blocks to their goals.
6. Identify resources to meet personal needs.
7. Successfully proceed through a self-paced Learning Activity Package.

I. Revising Your Identity: Playing the Game Again

Students will be able to:

1. Choose an identity based on their goals as determined on page 1 of the Assessment Skills LAP.
2. Experience the consequences of decisions made on the basis of their new identities.

J. Life Planning: Is It Worthwhile?

Students will be able to:

1. Compare their first life simulation with their second one and state whether the revised identity resulted in an improved satisfaction score.
2. Identify the factors that seemed to result in higher scores.
3. State their reasons for changing, or not changing their identities based on their goals.
4. Compare the second attitude survey with the first and state any attitude change that has occurred during the unit.

LIFE STAGES

Objectives

1. Students will be able to indicate their attitudes toward the possibility and value of planning one's life by filling out an attitude survey.

2. Students will be able to define life stages.

Materials

Student Activity Sheet # 1
Student Activity Sheet # 2
Student Activity Sheet # 2a (homework)
Student Activity Sheet # 2b (homework)

Lesson Plan

1. Give students the "Attitude Survey" (SAS # 1). Assure the class that this is an attitude survey, not a true-false test. It will not be graded. Collect and keep these surveys. Students will need to refer to them as part of lesson # 10 at the end of this unit.

2. After students have completed the survey, introduce the unit. Explain that this unit will teach them skills useful to planning one's life, revising the plan, and coping with unexpected events that force alteration of one's plans. Be sure that they understand that no one expects them to construct their personal futures in two weeks; we want them only to acquire some skills that will permit them to plan, and revise their life plans in the future. Stress the concept that a life plan is very personal, and stems from a combination of personal characteristics, circumstances, and choices. Be sure that they understand that there is no "ideal" life plan that a student can devise: each person must defend her/his own proposed plans by showing how the plans will help her/him fulfill personal goals and needs. Keep this introduction brief and let them see for themselves how it works.

3. Pass out SAS # 2: "Life Stages and Interview," and read through the introduction and the definition of life stages with the students. Discuss the concept of life stages with the class. Make sure students come to an agreement on what ages and characteristics fit each stage.

Be sure to allow adequate time at the end of class for the explanation of the homework assignment.

Homework

1. Hand out SAS # 2a and # 2b: "Life Stages Interview Chart." Read over the last two paragraphs of SAS # 2 with the class. Make sure they understand what they are expected to do. Stress the importance of interviewing people at different life stages and of recording the responses in the correct boxes.

This activity should be completed and ready for use for lesson # 3.

ATTITUDE SURVEY

Read each statement below. If you agree with the statement, mark A in the space provided. If you disagree with the statement, mark D in the space provided. If you are unsure about your feelings, mark U in space provided. There are no "right" answers for this survey--we are simply interested in your feelings about this subject.

_______ 1. Life is unpredictable -- what happens to you is pretty much determined by luck and fate.

_______ 2. There isn't much point in looking too far ahead in life. It's better to hang loose and take what comes. If you try to plan too far ahead, you might really get hurt if what you want doesn't work out.

_______ 3. If you plan your life carefully and then do what you plan, nothing much can interfere.

_______ 4. It doesn't really matter what a girl plans for herself -- the person she marries will mainly determine what will happen to her.

_______ 5. If you do a lot of different things before you are 30, you are better prepared to cope with problems later on.

_______ 6. There are as many ways to lead a good life as there are people -- the important thing isn't to find the right one, but to find the right one for you.

_______ 7. Any further schooling after high school is only useful if you are going to enter a profession such as law or medicine.

_______ 8. Job experience gained while you're young is of little value later in life.

_______ 9. Planning your life as an individual is an important thing to do before getting married.

_______10. Getting married and having children while you are young is the ideal way to start adult life.

_______11. It is just as important for a woman to have some kind of career planning or job training as it is for a man.

LIFE STAGES AND INTERVIEW

Everyone's life is different. However, there are experiences that most people share: work, marriage, raising children, the death of a loved one, one's own increasing age, and so on. In fact, people often have these common experiences at about the same age. Psychologists call these groups of experiences that happen around a certain age "stages." In this course, we are using four adult life stages: youth, young adulthood, mature adulthood, and older adulthood. Each stage follows the previous one, although not everyone has all the experiences possible in an earlier stage before going on to the next one.

Youth is the time when you are still very involved with the life of your parents. You probably still live at home and depend on your parents or other adults for important things. For most people this takes place in the teenage years and often in the early twenties.

Young adulthood is when you become independent of your family and perhaps begin to have a family of your own. You take more responsibility at this age, although sometimes you may feel a lot like a teenager. For most people, this stage goes from the early twenties through the early thirties.

Mature adulthood usually starts in the mid-thirties and extends to the mid-fifties or even older. At this stage, if you have children, they are becoming independent and you have a good deal more time to yourself. You feel like an adult now and have become accustomed to taking on many kinds of responsibilities.

Older adulthood begins, for most people, when their children have left home or when they retire. You will probably be a grandparent at this stage. You begin to feel older and often can't do the things that you used to do. At this stage most people look back over their lives and think about what they have -- and haven't -- accomplished.

For homework, you are going to do some original research. Many researchers think that people at each stage go through a set of common experiences -- that they they tend to worry about the same things and face many of the same decisions. You are going to find out whether this is true for men and women in your area at each life stage.

On SAS # 2a and # 2b, you will find a chart with each of the adult life stages written at the top. On the left side are four uncompleted sentences. Complete each sentence with statements from a person at each life stage. Ask your parents, your sisters and brothers, your grandparents, and other people in these life stages to give you information. If you can find only one person in each life stage to complete the four sentences, that's all right. But if you can find more than one person at any stage, record the answers of each. Number the answers, so you will remember who they came from. The more people you ask, the better your research will be. Bring your completed charts to class for use in lesson # 3 of this unit. Your research will be evaluated on the basis of completeness and effort.

Life Planning

Student Activity Sheet # 2a

	YOUTH	YOUNG ADULTHOOD	MATURE ADULTHOOD	OLDER ADULTHOOD
1. The most important decision a woman at this stage must make is....				
2. The biggest problem for a woman at this stage is....				
3. The greatest source of joy for a woman at this stage is....				
4. The primary role of a woman at this stage is....				
5. The greatest responsibility of a woman at this stage is....				

Student Activity Sheet # 2b

	YOUTH	YOUNG ADULTHOOD	MATURE ADULTHOOD	OLDER ADULTHOOD
1. The most important decision a man at this stage must make is....				
2. The biggest problem for a man at this stage is....				
3. The greatest source of joy for a man at this stage is....				
4. The primary role of a man at this stage is....				
5. The greatest responsibility of a man at this stage is....				

THIS IS YOUR LIFELINE

Objectives

1. Students will be able to project a tentative life plan for the hypothetical Sue, using her case study as background information.

2. Students will be able to project a tentative life plan for themselves on a lifeline.

Materials

Student Activity Sheet # 3
Student Activity Sheet # 3a
Transparency of Sue's lifeline (optional)

Lesson Plan

1. Pass out the biography of Sue's life (SAS # 3) and SAS # 3a.

2. You may wish to make a transparency in order to study Sue's lifeline with the class, or have student's follow along on their individual copies of SAS # 3a as you explain how Sue's life story is translated onto a lifeline. Have the students read through the biography of Sue's life. Point out to them that a life is very personal. If they ever thought about what their lives have been like up to this point, they will recognize that there have been both good times and bad times, high points and low points. Use the transparency to explain how her life story is translated onto a lifeline. Make sure students understand that only the important events that affect Sue's life are included on her lifeline.

3. Point out that a lot of Sue's life is ahead of her and she needs to make some decisions about what she wants her life to be like. Have them think about the kinds of decisions she will have to make.

4. Have students project Sue's life up to age forty on their copies of Sue's lifeline (SAS # 3a), and then have them fill in their own lifeline up to the present, and as they think it might be up to age forty.

5. Lead a class discussion comparing the different lifelines of the class. Elicit from the students decisions that they expect to make, roles they expect to play, and stages they expect to go through.

SUE

Sue was raised in the town of Oelrichs, South Dakota. Her father worked as a ranch manager. Her mother had worked in an office in Chadron, Nebraska before Sue was born, and soon after the birth she went back to work. Sue's grandmother, who lived with the family, took care of Sue while her mother worked. When Sue was two years old, her grandmother remarried and moved to Arizona. Sue was taken to a babysitter outside the home. This abruptly changed her life and her daily schedule. Sue met other small children for the first time, and soon became happily adjusted to her new surroundings. Her preschool years passed quickly, and finally the long-awaited day arrived. She left her babysitter and began the first grade at the Oelrichs Elementary School.

At first, Sue found school very confusing. Learning to be quiet, asking permission to get a drink or go to the bathroom, and standing in line at the cafeteria were hard for Sue, who was used to doing as she pleased. Soon she adjusted to the school rules and began to have fun learning things and making friends. Reading was hard for Sue, but her teacher felt she could catch up with a little help. When the school year ended, Sue was promoted to the second grade.

During her second year of school, Sue was worried because she couldn't read as well as her classmates. She was afraid she would not be promoted to the third grade. In the spring, her worst fears came true. Her parents and teacher agreed that Sue should repeat the second grade. She had had bad things happen to her before, like chicken pox and losing her favorite doll, but nothing could possibly be as awful as being "held back" in school. She was sure that her friends wouldn't like her any more when they found out what a "dummy" she was.

That fall, Sue found out she was wrong. She kept most of her old friends and made new ones. Thanks to her parents' help over the summer, her reading improved, and she felt a lot better about herself. Sue's school life became much happier.

During eighth grade, Sue and her friends began to worry about leaving the elementary school and entering high school. After all, this would mean meeting all new teachers, finding their way around a new building, and above all, changing classes during the day. But, after a day in which all the eighth graders visited the high school, met some of the teachers, and toured the building, Sue and her friends lost most of their fears. High school became exciting. She began to feel grown up. She developed new interests such as choosing clothes, listening to music, and boys, while keeping up and developing old interests such as horseback riding.

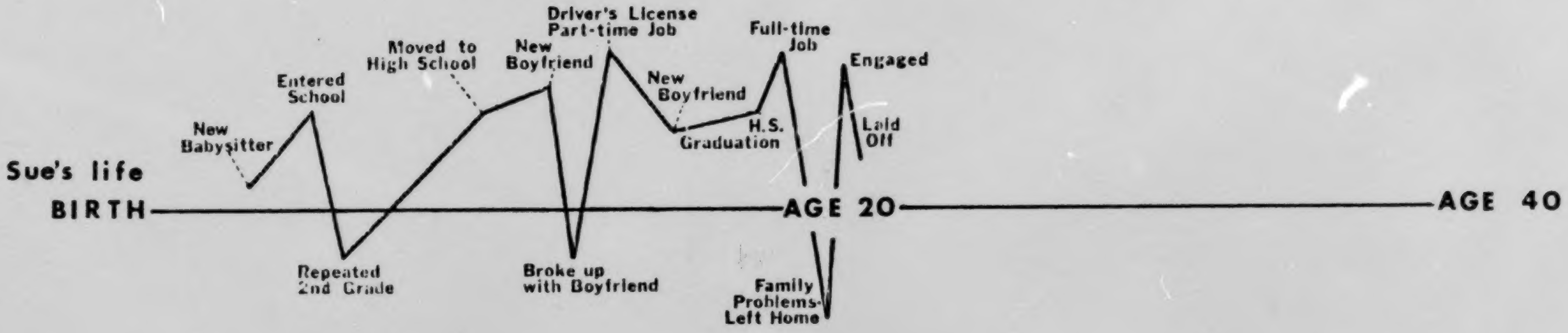
Tenth grade was perfect. Sue felt that she was really in high school and very grown up. She fell "in love" with a new boyfriend and spent a lot of time going places and doing things with him. Life was wonderful! Then, the blow fell. Her boyfriend became interested in someone new and broke up with Sue. She cried for days. How could she go on? This was as bad as being "held back" in second grade!

Sue found that she could go on. She started to learn to drive. Having her driver's license would make her more independent and show her parents that she was a mature person. She studied the manual constantly and practiced driving every chance she got. When the day of the test dawned, Sue was ready and passed with ease. Now she was able to use the family car if she bought her own gas.

She searched long and hard for a part-time job to earn money to pay for the car. She finally found a job at Black Hills Jewelry in Hot Springs, South Dakota where she worked about 15 hours a week. Life looked pretty good again.

But within a year, Sue's life took another nose dive. She totaled the family car, and now her parents felt that to drive it again, Sue should help pay for the extra insurance necessary to cover a driver under 18. Sue worked more hours and was able to manage the expense. She also started dating a very nice guy during her senior year at Oelrichs High.

At last, Sue graduated from high school. Her parents were proud of her, and she felt good about herself. She moved up to a full-time position at the jewelry store after graduation, but found living at home and trying to be independent caused problems. After a big fight with her parents, Sue moved out of the house and tried to make it on her own. Then things in her life moved fast. She got engaged to her boyfriend and began to plan for the wedding. At almost the same time, she was told she wasn't needed at the store. Business was slow, but they'd call her when it picked up again.



Now, on the lifeline below, draw in your lifeline up to the present time. Some of your highs and lows may be similar to Sue's or your lifeline may be quite different from hers. Once you have completed your lifeline to the present, try and project what your future will look like. Draw on your lifeline the events and decisions you think may take place in your life between now and when you are around 40 years old.

Your life

BIRTH——————————AGE 20——————————AGE 40

BEST COPY AVAILABLE

DECISION AREAS AND LIFE STAGES

Objectives

1. Students will be able to define "life stages."

2. Students will be able to describe the roles, decisions, problems, and sources of joy that appear to be characteristic of men and women in their area at each life stage.

3. Students will be able to state how a knowledge of life stages and their characteristics can help them to plan their own lives better.

Materials

Completed Student Activity Sheets # 2a and # 2b (lesson # 1 homework)
Large "Portrait" sheets (one for each stage for men and for women)
Two sample completed "Portrait" sheets (Teacher's Guide copies)
Vignettes (Teacher's Guide copies)

Lesson Plan

1. Begin the class by telling students that you will read some vignettes to them. For each, they are to write down the person's name and the life stage they think he or she is in. Read the vignettes, pages 19-21, allowing time between each for students to write down the name and stage for each person described.

2. After you have read the vignettes, ask students which stage they listed for each person. You should get virtually 100 percent accuracy from the class. Then ask students how they decided which stage each person was in. Their responses should indicate their sense that there are decisions, problems, roles, and sources of joy characteristic of each stage, although they may not use those terms.

3. Once they have indicated a general understanding that there are differences among life stages, tell them it is time to identify the specific characteristics of each life stage for men and women in this area. Ask them to take out their homework from lesson # 1 (SAS # 2a and # 2b). Then post the large "Portrait of a Woman" and "Portrait of a Man" sheets on a chalkboard or wall.

4. With the help of a recorder (student volunteer), compile the responses to the four sentence completions for each stage for women and for men. If a response comes up more than once, indicate each repetition by putting a check next to the statement. At the end of the listing, circle the statements with the most checks. (See the sample "Portrait" sheets at the end of this lesson plan.)

5. Ask class members to summarize what they learned from their research on life stages in this area. They should be able to state one to three characteristic decisions, problems, sources of joy, and primary roles for each life stage for men and for women. List these at the bottom of the "Portrait" sheets. Post the sheets side by side for comparison.

6. Ask the class if they think that decisions made at one life stage have an effect on problems or sources of joy later on. You could give students one or two obvious samples to get started (e.g., if grandchildren are a source of joy in older adulthood, you have to decide to have children earlier on; if loneliness is a major problem of that stage, an earlier decision to develop interests outside of child rearing would help alleviate it). Once students have offered a few examples, tell them that tomorrow they will have a chance to experience the effects of decision making on the course of life by playing a simulation game called "Game of Life: Choice and Chance." Explain the concept of a "simulation game": a chance to go through imaginary experiences that are similar to real life experiences. Tell them to be sure to bring their lifelines to class on the following day.

PORTRAIT OF A WOMAN (MAN) IN YOUTH

1. The most important decision a woman (man) at this stage must make is....	
2. The biggest problem for a woman (man) at this stage is....	
3. The greatest source of joy for a woman (man) at this stage is....	
4. The primary role of a woman (man) at this stage is....	

SUMMARY PORTRAIT

Decisions	Problems	Sources of Joy	Roles

NOTE: There are three additional posters for women and three additional posters for men. They all use the same format; only the titles change. The additional titles are: Portrait of a Woman (Man) in Young Adulthood, Portrait of a Woman (Man) in Mature Adulthood, and Portrait of a Woman (Man) in Older Adulthood.

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PORTRAIT OF A WOMAN IN YOUTH (sample)

1. The most important decision a woman at this stage must make is....	what to do after high school -- get a job or more education whether to move out on my own whether to get married what courses to take whather to take drugs/drink
2. The biggest problem for a woman at this stage is....	dealing with parents dealing with boyfriends, friends deciding what to do after high school getting a job (full or part time) unplanned pregnancy
3. The greatest source of joy for a woman at this stage is....	having a boyfriend getting a car being 18 and legal! graduating from high school
4. The primary role of a woman at this stage is....	a student a daughter a girlfriend

SUMMARY PORTRAIT

Decisions	Problems	Sources of Joy	Roles
post-high school job/educ. where to live whether to get married what courses to take whether to use drugs/alcohol	parents boyfriends decisions re post h.s. friends getting a job unplanned pregnancy	having a boyfriend car being 18 graduating from high school	student daughter girlfriend

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PORTRAIT OF A MAN IN YOUTH (sample)

1. The most important decision a man at this stage must make is. . .	what to do after high school -- get a job or more education whether to move out on my own whether to get married what courses to take whether to take drugs/alcohol
2. The biggest problem for a man at this stage is. . .	dealing with parents girlfriends, friends deciding what to do after high school getting a job (full or part time) pregnant girlfriend
3. The greatest source of joy for a man at this stage is. . .	having a girlfriend getting a car being 18 and legal! graduating from high school
4. The primary role of a man at this stage is. . .	a student a son boyfriend

SUMMARY PORTRAIT

Decisions	Problems	Sources of Joy	Roles
post-high school job/educ. where to live whether to get married what courses to take whether to use drugs/alcohol	parents girlfriends decisions re: post h.s. friends getting a job pregnant girlfriend	having a girlfriend car being 18 graduating from h.s.	student son boyfriend

PAMELA AND BILL

Pamela and Bill Logan had just bought a new home. Their three children had begun to make friends immediately, and the whole family was glad they had moved. Their oldest daughter had found a nice boyfriend, and the younger girl was the star of the volleyball team. Then everything fell apart.

Two months after the move, Pamela was cleaning her son's closet. Behind some old boots, she found a small plastic bag full of marijuana cigarettes. Pam discussed it with Bill that night. They had heard that drugs were a problem in the new schools their children were attending, but they had never dreamed their kids would try drugs. All the delight in their new home evaporated. What should they do? Should they confront and punish their son? Get all three kids together and talk to them about the drug problem? Maybe they should try to talk with other parents and then organize an effort to clean up the schools. Whatever they decided to do, it must be done soon.

MARY LOU

Decisions, decisions! Mary Lou had never before had such important decisions facing her. She had a wonderful job and an exciting fiancé. The wedding was only 3 months away. Rick had never told Mary Lou that he didn't want her to work after they were married, but last night he said they should have children right away. Mary Lou was upset. What should she do? Should she insist on working after marriage, or quit her job to please Rick? She knew she wanted children, but not right away, and she thought she could get Rick to agree to waiting awhile. Her mother agreed with her, and was pushing her to postpone the wedding for a few more months until she could work out an agreement with Rick. Mary Lou didn't mind living at home, but she didn't want to put off her wedding for too long. Maybe she and Rick could compromise so that Mary Lou could work until they had a family. The only thing she knew for sure was that she didn't want to give up either her job or her man!

ELLEN

Ellen Winters had never thought about being a widow. But Tom had died of lung cancer after a long illness and now she was alone. Their children were very supportive of her, and her son's children were now her main joy. After the first grief passed, Ellen wondered what she was going to do with the rest of her life. She had enough money to live on, but she was afraid of being lonely and feeling useless. Maybe she could do volunteer work, or get a paying job to provide the extras she would otherwise have to do without. Or, she could sell the house and move to Arizona to live with her widowed sister. That would be one solution to loneliness. She would miss the children, though. The thing to do, Ellen decided, was to sell the house, move into an apartment, and try to get a job.

KAREN

Karen and Al had been among those few people privileged to live a "perfect" life. At 19, Karen married Al, a boy from the neighboring ranch. They assumed control of a 500-cow unit on the ranch. They built a nice brick home overlooking the meadow and spent the first 20 years of their married life raising a family of one girl and two boys and improving the ranch operation. The family was close. Karen loved the serenity of the ranch and the challenge of living 60 miles from town.

It had been a comfortable life -- materially and personally. Now that "comfort" was being threatened. With cattle prices too low to cover expenses and college costs for the two boys, Karen and Al realized that some changes must be made.

Several alternatives seemed possible. Karen and her daughter Margaret could live in town during the week so Karen could get a job and save the expense of having Margaret drive to school. Al could order cattle and work Saturdays at the livestock auction. Or, they could sell their equipment and cattle to pay their debts, lease the ranch, and both take jobs in town.

Each plan involved radical changes in the family. Karen would like to do something herself to contribute financially to her family and help to preserve their life style.

FRED

Fred has managed a Montgomery Ward store in Bayard, Nebraska for thirty years. Recently business has not been good and the company plans to replace him with a younger, more ambitious person. He has never worked anywhere else and has no special training, just 30 years of experience. There are no other stores to manage in Bayard and Fred isn't ready to retire. What should Fred do?

KEVIN

All Kevin ever wanted to do was work on the family ranch. He enjoyed working with the cattle and being outdoors. His father became ill and turned control of the ranch over to Bob, his older brother. With low cattle prices and a family of his own to support, Bob didn't feel he could keep Kevin on. Is there any future working on another ranch? Should he go to technical school? Should he move to town and work for his uncle who is an implement dealer?

THE GAME OF LIFE: CHOICE AND CHANCE

Objectives

1. Students will simulate the possible consequences of the life they planned for themselves on their lifeline (lesson # 2, Student Activity Sheet # 3a).

2. Students will begin to evaluate the consequences of the choices they made on their lifelines.

3. Students will recognize the important effect of chance on a life.

4. Students will recognize how certain choices can serve as insurance in the event of unexpected crises later in life.

Materials

Game packet: For each group of 3-5 players (to be given to the monitor):
- a. Monitor's instructions (white)
- b. Possible Identities List (blue)
- c. Chance Sheet for each of the four stages (yellow)
- d. Consequences Sheet for each of the four stages (green)
- e. Complete set of 16 identity packets (white)
- f. Choice/Chance dial
- g. Pair of dice

Student Activity Sheet # 4: "Life History Sheet" (orange)
Completed Student Activity Sheet # 3a (lesson # 2)
Group Tally Sheet

Some Explanations to the Teacher about the Game Design

The objective of the Game, as written in the monitor's instructions, page 4, is to acquire the most "satisfaction points" during the course of play. The number of points any one student can accumulate depends on two factors, 1) how well they guard against "fate" in the planning of their lives, and 2) luck.

We attempted to make the likelihood of a chance event at a particular stage reflect reality as much as possible. We hope that this is reflected in the allocation of different amounts of positive and negative points as the consequences of varying chance factors in different situations. In assigning chance factors to dice rolls, we considered the varying probability of different numbers being rolled: for example, the probability of rolling a 2 or a 12, given a pair of dice, is only 1 in 36, whereas the probability of rolling a 7 (since it can be achieved with combinations of 3 and 4, 1 and 6, 2 and 5) is 6 in 36. For each stage, we tried to determine the most likely events and then assign them high probability numbers. For example, in Youth, we assigned "opportunity for further education/ job training" to a dice roll of 7, matching the most common event with the most common number. We did the reverse for highly unlikely events. We assigned "lessening of responsibility" in Youth to a dice roll of 2, one of the least probable rolls, and so on. We evaluated the likelihood of each chance at each of the four stages.

We tried to make the narratives for the chances authentic. To do so, we used a variety of events, experiences, and feelings that people in these situations would be likely to encounter. Ask your students to imagine how they would feel in these situations.

Lesson Plan

1. A day or two before you are ready to play the Game, divide the class into groups of five or six. Then ask for a volunteer from each group to learn the Game and be a monitor when the class plays it. Choose monitors who can read well, are respected by their class members, and who can follow directions.

2. Play the Game with the monitors after school, during a free period, or during class while the rest of the class is engaged in another self-monitoring activity. Use the monitor's directions for yourself, answering any questions that arise. After playing the Game, give each monitor a set of monitor's instructions and have them add any notes they might need to their copies. Ask them to read over the directions and to be prepared to lead a group of three to five students the next day. After playing the Game with the monitors, you should have a clear idea of how long it will take. It will probably take two class periods to play and debrief.

3. On the day of the Game, divide the class into groups of three to five players, including one monitor per group. Give each monitor a Game packet that includes all the materials listed above.

4. While the Game is being played, circulate to make sure the monitors are doing their job correctly. Keep an open ear for any group or individual experiencing difficulty.

5. At the conclusion of the game, monitors will bring you the Game packets and the "Life History Sheets" (SAS # 4). Since groups will finish at different times, you should have each person enter the satisfaction points he/she got for each identity he/she had during the Game in the appropriate box on the Group Tally Sheet in preparation for the debriefing. Each student should make eight entries, one for each roll that led to satisfaction points. Help them with making these entries as necessary. Each student can do independent work until all the groups are finished.

Notes to the Teacher

1. To allow enough time for a complete discussion of the Game, it is advisable to enter the results from the Group Tally Sheet(s) on the Class Tally Sheet # 2 and to do the summation and averaging required prior to the next class.

LIFE HISTORY SHEET

Name: ______________________ Date: ______________

YOUTH

Chosen identity: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

ID # ______

1st Dice Roll: ______ Chance: ______ SATISFACTION POINTS: ______

______ ______

______ ______

Identity now: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

ID # ______

Check if you wish to make any of the following ID changes. Tell the monitor, who will read the consequences of these changes.

I. Divorce ______ Quit job ______ Give up children ______

Check if you wish to make any of the following ID changes. You must spin the spinner to see if you can make these changes.

II.

	Yes	No		Yes	No
Marriage	______	______	Get a job	______	______
Have children	______	______	Get further education	______	______

Enter any changes made as a result of your choice in I or your choice and chance in II in the identity box on the next page. If you wish to make no changes, enter your identity and identity number from above in the box on the next page.

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YOUTH (cont.)

Identity Box: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

NEW ID # ______

2nd Dice Roll: ______ Chance: ______ SATISFACTION POINTS: ______

______ ______

______ ______

Identity now: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

ID # ______

Check if you wish to make any of the following ID changes. Tell the monitor, who will read the consequences of these changes.

I. Divorce ______ Quit job ______ Give up children ______

Check if you wish to make any of the following ID changes. You must spin the spinner to see if you can make these changes.

II.

	Yes	No		Yes	No
Marriage	______	______	Get a job	______	______
Have children	______	______	Get further education	______	______

Enter any changes made as a result of your choice on I or your choice and chance in II in the identity box on the next page. If you wish to make no changes, enter your identity and identity number from above in the box on the next page.

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YOUTH (cont.)

Identity Box: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

NEW ID # ______

YOUNG ADULTHOOD

1st Dice Roll: ______ Chance: ______ SATISFACTION POINTS: ______

______ ______

______ ______

Identity now: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

ID # ______

Check if you wish to make any of the following ID changes. Tell the monitor, who will read the consequences of these changes.

I. Divorce ______ Quit job ______ Give up children ______

Check if you wish to make any of the following ID changes. You must spin the spinner to see if you can make these changes.

II.

	Yes	No		Yes	No
Marriage	______	______	Get a job	______	______
Have Children	______	______	Get further education	______	______

Enter any changes made as a result of your choice in I or your choice and chance in II in the identity box on the next page. If you wish to make no changes, enter your identity and identity number from above in the box on the next page.

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YOUNG ADULTHOOD (cont.)

Identity Box: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

NEW ID # ______

2nd Dice Roll: ______ ______ ______

Chance: ______ ______ ______

SATISFACTION POINTS: ______

Identity now: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

ID # ______

Check if you wish to make any of the following ID changes. Tell the monitor, who will read the consequences of these changes.

I. Divorce ______ Quit job ______ Give up children ______

Check if you wish to make any of the following ID changes. You must spin the spinner to see if you can make these changes.

II.

	Yes	No		Yes	No
Marriage	_____	_____	Get a job	_____	_____
Have children	_____	_____	Get further education	_____	_____

Enter any changes made as a result of your choice in I or your choice and chance in II in the identity box on the next page. If you wish to make no changes, enter your identity and identity number from above in the box on the next page.

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YOUNG ADULTHOOD (cont.)

Identity Box: (Circle ONE of each pair.)

HS - High School Diploma OR FE - Further Education
J - Job OR U - Unemployed
M - Married OR S - Single
C - Children OR NC - No Children

NEW ID # ______

3rd Dice Roll: ______ Chance: ______ SATISFACTION POINTS: ______
______ ______
______ ______

Identity now: (Circle ONE of each pair.)

HS - High School Diploma OR FE - Further Education
J - Job OR U - Unemployed
M - Married OR S - Single
C - Have Children OR NC - No Children

ID # ______

Check if you wish to make any of the following ID changes. Tell the monitor, who will read the consequences of these changes.

I. Divorce ______ Quit job ______ Give up children ______

Check if you wish to make any of the following ID changes. You must spin the spinner to see if you can make these changes.

II.	Yes	No		Yes	No
Marriage	_____	_____	Get a job	_____	_____
Have children	_____	_____	Get further education	_____	_____

Enter any changes made as a result of your choice in I or your choice and chance in II in the identity box on the next page. If you wish to make no changes, enter your identity and identity number from above in the box on the next page.

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YOUNG ADULTHOOD (cont.)

Identity Box: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

NEW ID # ______

MATURE ADULTHOOD

1st Dice Roll: ______ Chance: ______ SATISFACTION POINTS: ______

______ ______

______ ______

Identity now: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

ID # ______

Check if you wish to make any of the following ID changes. Tell the monitor, who will read the consequences of these changes.

I. Divorce ______ Quit job ______ Give up children ______

Check if you wish to make any of the following ID changes. You must spin the spinner to see if you can make these changes.

II.

	Yes	No		Yes	No
Marriage	______	______	Get a job	______	______
Have children	______	______	Get further education	______	______

Enter any changes made as a result of your choice in I or your choice and chance in II in the identity box on the next page. If you wish to make no changes, enter your identity and identity number from above in the box on the next page.

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MATURE ADULTHOOD (cont.)

Identity Box: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Children	OR	NC - No Children

NEW ID # ______

2nd Dice Roll: ______ Chance: ______ SATISFACTION POINTS: ______

______ ______

______ ______

Identity now: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

ID # ______

Check if you wish to make any of the following ID changes. Tell the monitor, who will read the consequences of these changes.

I. Divorce ______ Quit job ______ Give up children ______

Check if you wish to make any of the following ID changes. You must spin the spinner to see if you can make these changes.

II.

	Yes	No		Yes	No
Marriage	_____	_____	Get a job	_____	_____
Have children	_____	_____	Get further education	_____	_____

Enter any changes made as a result of your choice in I or your choice and chance in II in the identity box on the next page. If you wish to make no changes, enter your identity and identity number from above in the box on the next page.

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MATURE ADULTHOOD (cont.)

Identity Box: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Children	OR	NC - No Children

NEW ID # ______

OLDER ADULTHOOD

1st Dice Roll: ______	Chance: ______	SATISFACTION POINTS: ______
______	______	
______	______	

Identity now: (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Children	OR	NC - No Children

ID # ______

Check if you wish to make any of the following ID changes. Tell the monitor, who will read the consequences of these changes.

I. Divorce ______ Quit job ______ Give up children ______

Check if you wish to make any of the following ID changes. You must spin the spinner to see if you can make these changes.

II.

	Yes	No		Yes	No
Marriage	______	______	Get a job	______	______
Have children	______	______	Get further education	______	______

Enter any changes made as a result of your choice in I or your choice and chance in II in the identity box on the next page. If you wish to make no changes, enter your identity from above in the box on the next page.

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OLDER ADULTHOOD (cont.)

Identity Box: FINAL IDENTITY -- OLDER ADULTHOOD (Circle ONE of each pair.)

HS - High School Diploma	OR	FE - Further Education
J - Job	OR	U - Unemployed
M - Married	OR	S - Single
C - Have Children	OR	NC - No Children

CONCLUSION

Now you are to total all the points you received during the game and enter your TOTAL NUMBER OF POINTS at the bottom of this page.

First add together all your positive points (+). Then add together all your negative points (-): (Check to be sure you have 8 entries of satisfaction points.)

Positive Points	Negative Points
________	________
________	________
________	________
________	________
________	________
________	________
TOTAL +	TOTAL -

Now, subtract your negative points from your positive points to get your answer. Remember: if you have more positive points than negative ones, your total will be positive. If you have more negative points than positive ones, your total will be negative.

TOTAL NUMBER OF
SATISFACTION POINTS ______

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GROUP TALLY SHEET

	IDENTITIES															
STAGES	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10	#11	#12	#13	#14	#15	#16
YOUTH	SATISFACTION SCORES															
Player # 1																
Player # 2																
Player # 3																
Player # 4																
Player # 5																
YOUNG ADULTHOOD																
Player # 1																
Player # 2																
Player # 3																
Player # 4																

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	IDENTITIES															
STAGES	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10	#11	#12	#13	#14	#15	#16
YOUNG ADULTHOOD (cont.)	SATISFACTION SCORES															
Player # 5																
Mature Adulthood																
Player # 1																
Player # 2																
Player # 3																
Player # 4																
Player # 5																
OLDER ADULTHOOD																
Player # 1																
Player # 2																
Player # 3																
Player # 4																
Player # 5																

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WHAT HAPPENED YESTERDAY? DEBRIEFING THE GAME

Objectives

1. Students will be able to state which chance events are most likely to occur at a particular life stage.

2. Students will be able to predict which choices and combinations of choices are most likely to gain satisfaction and which are least likely to do so.

3. Students will recognize the role of luck in determining life satisfaction (in the context of this simulation).

4. Students will assess the roles of chance and choice in changing their lives.

5. Students will be able to look at case materials and see the consequences of decisions of one life stage on events at a later stage.

Materials

Class Tally Sheets # 1 and # 2
Completed Student Activity Sheet # 4
Student Activity Sheet # 5 (homework)
Student Activity Sheet # 5a (homework)

Lesson Plan

1. Ask the students how they felt about the Game. Did it seem realistic? Were they surprised at their satisfaction score? How important did luck seem to be in determining their score? How important were the original choices in determining their score? After the group has had a chance to express their feelings about the Game, suggest that the class analyze the Game's events, to better understand what happened to each of them.

2. Post Class Tally Sheet # 1. Ask for a volunteer recorder. Ask the students to look at their own "Life History Sheets" (SAS # 4) and then indicate by a show of hands how many rolled each chance at each stage; have the volunteer recorder write these numbers on the tally sheet. Be sure that they raise their hands for every roll they made in each stage, even if it didn't apply. If they rolled a chance more than once in a stage, they should tell how many times.

3. When the results are tallied, ask students:

   a. "What are the three most frequently rolled chances at each stage?" (Ask the recorder to circle these.)

   b. "Are these the chances that you would expect to be the most frequent at each stage?" "Why or why not?"

c. "Do some chance events occur much more frequently in one stage than in another?" "Which ones?" "Does it make sense that this happens?"

4. If the question has not already come up, ask the class whether some identity selections seemed to lead to higher satisfaction scores than others.

To answer this question, post Tally Sheet # 2, which should already be completed. Ask students to look for clear-cut differences in the scoring for different identities. Ask them:

a. "Which identities scored consistently higher than others?" "Why do you think this happened?" "Do you think this is what happens in real life?" "Why or why not?"

b. "Which identities scored consistently lower than others?" "Why do you think this happened?" "Do you think this is what happens in real life?" "Why or why not?"

At this point, be sure they recognize that although certain choices may yield more satisfaction, it is the combination of choices (as in their "identities") that affects their satisfaction the most. For example, taking a job may yield more satisfaction than being unemployed, but, if the unemployed person has further education, is married, and has children, she or he may have more satisfaction than the employed person who has a high school diploma, is single, and has children.

5. Ask how many students ended the Game with the same identity that they began with. There will probably be very few for whom this is true. Students should recognize from this the great probability that their lives will change significantly. Ask them to comment on the role of chance and choice in these life changes.

6. Ask students if they think they might want to change their lifelines as a result of what they have learned from the game. Ask them why they would or wouldn't want to change their lifelines, but do not pass judgment on the responses.

Homework

Pass out SAS # 5: "Linda" and "Laura." If you have time, ask the class to read each case and to define the identity selections of the two women. Discuss with the class whether one identity selection seems to fare better than the other in these two cases. Do they think this is realistic? If time remains, students can begin to fill in SAS # 5a: "Fortune Telling Worksheet" individually or in groups. They should complete this activity as homework.

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Teacher's Guide
Lesson # 5
Sample Poster

CLASS TALLY SHEET # 1

CHANCE EVENTS → STAGES ↓	Loss of Spouse	Loss of Job	Serious Injury/ Illness	Unplanned Pregnancy	Hard Times	Job Promotion	Good Times	Opportunity for Ed./ Job Training	Legal Problems	Windfall/ Inheritance	Lessening of Responsibility
YOUTH											
YOUNG ADULTHOOD											
MATURE ADULTHOOD											
OLDER ADULTHOOD											

Teacher's Guide
Lesson # 5
Sample Poster

CLASS TALLY SHEET # 2

IDENTITIES → SCORES ↓	#1 FE J M C	#2 FE U M C	#3 FE U S C	#4 FE U S NC	#5 FE U M NC	#6 FE J S C	#7 FE J S NC	#8 FE J M NC	#9 HS J M C	#10 HS U M C	#11 HS U S C	#12 HS U S NC	#13 HS U M NC	#14 HS J S C	#15 HS J S NC	#16 HS J M NC
YOUTH: Sum of Scores:																
Number of Scores:																
Average Score:																
YOUNG ADULTHOOD: Sum of Scores:																
Number of Scores:																
Average Score:																
MATURE ADULTHOOD: Sum of Scores:																
Number of Scores:																
Average Score:																
OLDER ADULTHOOD: Sum of Scores:																
Number of Scores:																
Average Score:																
TOTAL Sum of Scores:																
Number of Scores:																
Average Score:																

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LINDA

At 24, Linda is getting a divorce. It is the last thing she ever expected to happen to her. Linda married Rick the summer after graduation from high school. They started going together after Rick's brother married Linda's best friend. They worked together at K-Mart, near the town where both of them grew up.

Before they were married, Linda found out several things about Rick that concerned her. A lot of Rick's paycheck was spent on beer for him and his friends, and when he was drinking, Rick had a violent temper. Also, he avoided the subject of children like the plague, and Linda noticed that whenever her older sister's two kids were around, Rick acted very nervous.

However, Linda was in love with Rick and chose to think about his good looks, sense of humor, and the fun they had at rodeos instead of his faults. They were married and moved into a nice little furnished apartment decorated with wedding gifts from family and friends. Both Linda and Rick continued to work after they got married, although Linda would much rather have stayed home and kept house. Rick stayed on at Great Western Beef Factory where he was soon promoted to department manager. Linda worked as a clerk at the checkout counter of a grocery store for a few months, then as a sitter for a woman doctor in Bridgeport, then as a motel maid in Bayard. She was relieved when on the day of her first anniversary, she found out she was pregnant. She had never enjoyed a single job she had.

Linda and Rick had two children, Bobby and Donna, 14 months apart. From the first, Rick refused to have anything to do with the children. He got angry when they cried or shouted, and brushed them away if they tried to climb onto his lap. Linda didn't like his attitude, and they started to fight a lot.

At first, they fought mostly about the kids. Then Rick started drinking more and more, and sometimes there was very little of his paycheck left. Linda had to scrimp to pay the bills, and sometimes to have enough money for food. There was more pressure because Rick was laid off several months each year. The kids, money, and Rick's drinking all got to be subjects for Linda to worry about and then to fight about with Rick. Sometimes, they seemed like strangers to each other.

Finally, one night, Rick came home blind drunk and beat Linda up. She took the children and went home to her mother. Rick has called, and says he's really sorry and that he promises to shape up, but she doesn't trust him.

LAURA

At 30, Laura is getting a divorce. It is the last thing she ever expected to happen to her. When she gave up her job as a licensed practical nurse at Niobrara Valley Hospital to marry Jim, she thought it was the best trade she had ever made. Not that she didn't like her work. She had wanted to be an LPN since she was in high school, and her family had gladly paid for her training. But she had wanted to get married more, and Jim was everything she had ever wanted -- tall, attractive, lots of fun. The two of them settled down in the small house Laura's grandparents had lived in before they built their present house on the hill behind Laura's father's farm in Lynch, Nebraska. Laura put in a garden that first spring, and showed Jim all the secret places she used to go as a child. She would pat her pregnant tummy and say to him, "Our children will grow up like I did."

Then when Laura was eight months pregnant, Jim came home with the news: his company had offered him a big promotion, which would mean they would have to move to Denver. Laura cried for a week, while Jim got angrier and angrier. "Don't you care about me?" he shouted, "Don't you care about our children having a better life?" Finally, Laura gave in, or gave up, depending on how you looked at it. They moved to the city with Kim, their two-month-old baby, and Laura tried to make herself feel at home in a strange apartment on a noisy, unfriendly street.

Laura became pregnant again when Kim was 9 months old. Tracy was born prematurely and needed extra care, so Laura was busy and preoccupied for months. But once Tracy was no longer a full-time job, Laura returned to being lonely and miserable. She soon decided to go back to school, taking courses this time toward a college degree. She went to night school, hiring a sitter for the girls. She enjoyed her classes more than she would have dreamed she could when she was in high school. She especially loved her biology courses, and began to think about getting a teaching certificate as a health teacher. She thought her LPN background would be useful there, and that the work would be fun once the kids were in school. For the first time since the move, Laura began to feel better.

Then the blow fell. Laura went to her doctor and learned that she was pregnant again. Kim was in fourth grade now, and Tracy in second, and Laura felt that her schooling and her sense of coming out of herself were being snatched from her by this new baby. Then, Jim came home and announced that he was being moved again, at a substantial increase in pay and responsibility -- this time to Seattle, Washington. Laura said that was impossible -- she would never be able to go home to Nebraska from Seattle for weekends, and she could not move that far away from her family. Jim said, "Either you go, or you stay without me." Laura decided that she would sooner die than stand the living death that the move would mean for her.

FORTUNETELLING WORKSHEET

In the appropriate boxes, answer the questions below for each case.

	LINDA	LAURA
1. What does she have going for her?		
2. What does she have against her?		
3. What are the decisions she made earlier in her life that are likely to help her now?		
4. What are the decisions she made earlier in her life that are likely to cause trouble now? Why?		
5. What do you think will happen to her?		
6. How do you think she will be doing in 10 years? Why?		

LONG- AND SHORT-RANGE DECISIONS

Objectives

1. Given case materials, students will be able to identify the short- and long-range decisions of the people described.

2. Students will be able to write a long-range description of their own ideal lives in the form of a fantasy "testimonial."

Materials

Completed Student Activity Sheet # 5a
Student Activity Sheet # 6
Large version of Student Activity Sheet # 6
Student Activity Sheet # 7 (homework)

Lesson Plan

1. Discuss the results of the homework. Each student should have the case worksheet (SAS # 5a) and the two cases (SAS # 5). Focus on the last question on the worksheet, eliciting from the class which woman is likely to be better off in 10 years. Be sure they give evidence for their answers. It is likely that they will say that Linda has the worst potential future (no career interests, poor job record, violent ex-husband, no apparent interests outside herself) and that Laura is in the best shape (her LPN training and experience, her potential future as a health teacher, her home in Nebraska, her supportive family). Whenever possible, make the link between past decisions and future prospects.

2. At the end of the discussion, tell the class that decisions made early in life that help in later crises are called long-range decisions. Short-range decisions are ones that bring immediate results but have little direct influence on our futures.

Now pass out SAS # 6: "Long- and Short-Range Decisions" and ask students to list the long- and short-range decisions made by the two women.

3. When they have filled out SAS # 6, have students compare their responses by recording them on a large newsprint version of SAS # 6. Ask them if the woman who made more long-range decisions is in better shape than the one who did not. Why or why not? Are there any long-range decisions that either of the women could have made that would have left her with better prospects than she now has?

Homework

1. Pass out SAS # 7: "Sample Testimonial Account." This is a culminating exercise for the first part of the unit. Be sure that they understand that a testimonial is another way of examining a life. If there is time, read the

sample testimonial and hold a brief discussion of these people's lives. Ask them: "Would you want this to be the story of your life?" "What would you want to be said of you that would be different?" "What would you want said that would be the same?" "Why?"

2. Tell students to write their own life testimonial as homework the next day. You should encourage them to be realistic: i.e., not to say they will inherit a million dollars and retire at the age of 25. They can choose to write their own testimonials with or without mention of a spouse. Collect the testimonials.

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LONG- AND SHORT-RANGE DECISIONS

	Long-Range Decisions	Short-Range Decisions
Linda		
Laura		

Student Activity Sheet # 6

LONG- AND SHORT-RANGE DECISIONS

	Long-Range Decisions	Short-Range Decisions
Linda		
Laura		

SAMPLE TESTIMONIAL ACCOUNT

August 8, 2028

Jane and Tom Franklin

Mr. and Mrs. Thomas R. Franklin of Lyman, Wyoming were honored yesterday at a 50th wedding anniversary banquet at the Legion in Lyman. Mr. and Mrs. Franklin have been residents of Lyman all their lives. Both of them graduated from Lyman High School in 1978, and they were married that same year.

The Franklins were given a champagne toast by their grandchildren and four of their five children, William L. Franklin of Portland, Maine, John R. Franklin of Earth Colony, Mars, Thomas R. Franklin, Jr., and Mary Franklin Barnes, both of Lyman. Their fifth child, Peter Franklin, died last year of injuries suffered in an aircycle accident.

Thomas Franklin was employed until this year at the Lyman Sugar Refinery, where he rose from an apprentice to the position of general manager. He was honored at his retirement in January with a dinner at the Lyman Inn and the gift of a gold watch.

Except for one trip to Cape Kennedy, Florida to see their son John off to Mars, the Franklins have never left Wyoming. When asked why not, Mrs. Franklin smiled and said, "There's always been so much to do at home." Mr. and Mrs. Franklin's record of community service bears out the truth of her statement. Mr. Franklin has been active in community affairs for many years; at various times he has been a volunteer fireman, town councilman, and a member of the school board. He has long been a member of the Lion's Club, the Lyman Grange, and the Oddfellows Lodge.

Mrs. Franklin, a devoted wife and mother, was named Wyoming Mother of the Year in 2003. She also spends much of her time in community service. She has served as a volunteer library aide in the Lyman Elementary School, as a Gray Lady at the community hospital, and as chairwoman of the Methodist Church Supper Committee. She has taken the school census for fifteen years.

A large crystal and gold punch service and a money tree were presented to Mr. and Mrs. Franklin by their children. Mr. Elmer Crefts, councilman, gave a brief address on behalf of the town. The evening ended with selections sung by the women's choir from the Methodist Church.

COPING WITH CRISIS

Objectives

1. Students will be able to generate and refine a list of crises common to the lives of men and women in their area.

2. Students will be able to design some strategies for dealing with some of those crises.

Materials

Newsprint paper for brainstorming list
Student Activity Sheet # 8
Student Activity Sheet # 9 (homework)

Lesson Plan

1. Collect student testimonials and evaluate them as in the homework instructions in lesson # 6.

2. With the class, brainstorm a list of crises that can affect people. Begin with a definition of "crisis" as a situation that alters the life of a person in a significant way. Point out that crises can be bad or good -- marriage can be as much of a crisis as divorce; a sudden inheritance can change a person's life as much as the loss of a job. The common element in crises is that they bring with them important problems and stresses. If the class misses any that you think are important, add them.

3. Give students the "Common Crises Worksheet" (SAS # 8). Have them fill out the worksheets individually. If they have trouble thinking of adults they know well, suggest some of the following: parent, aunt or uncle, older cousin, neighbor, grandparent, family friend, friend's parent, a teacher to whom they are close. Remind them that they should not name the individual whose crises they cite.

4. Ask a student to read off one of the crises faced by a woman he/she listed. Then ask other students who listed that crisis to raise their hands. If two or more students raise their hands, list the crisis and write down how many people listed it. Add to the list until all students' crises have been mentioned. Circle the most commonly mentioned crises.

5. Repeat the same process for crises common to men.

6. Have the class compare the two lists and discuss why some crises are more common to women and others to men.

Homework

1. Pass out SAS # 9: "Coping with Crisis." Be sure students understand the directions. If you have time, let them begin the homework in class. This should be collected the next day and gone over by you. It should be filed in student folders for use in Unit IV.

COMMON CRISES WORKSHEET

Unless you live in a padded cell, you are not likely to get through life without facing some kinds of crises, both good and bad. Thinking about potential crises helps you to be prepared for them when they come. Today, you are going to figure out what are the most common crises among adults in your area. You have already brainstormed a list of crises that people in general have to face. Now you are going to narrow down that list to see which of these situations people in your area are most likely to have to cope with.

Pick six adults (three men, three women) whom you know reasonably well. For each of them, list two crises they have had to face. Unless you can't think of anything else, don't bother with marriage and childbirth since they happen to the majority of adults throughout the country. Do not name the people or state their relationship to you. All we want to know is the kind of crisis they had to cope with. If you are unsure whether some event is considered a crisis, look back at the brainstorming list.

Example:

Person X: a. big job promotion
b. retarded child

Woman I:
a. ____________________
b. ____________________

Man I:
a. ____________________
b. ____________________

Woman II:
a. ____________________
b. ____________________

Man II:
a. ____________________
b. ____________________

Woman III:
a. ____________________
b. ____________________

Man III:
a. ____________________
b. ____________________

COPING WITH CRISIS

Pick a crisis from the list of most common crises for people in your area. Imagine what you would do if you were an adult and it happened to you. Complete the following sentences. Bring this to class the next day.

1. What happened to me is.....

2. Now that this has happened, I feel.....

3. This might not have happened if.....

4. The best thing for me to do now is.....

5. To cope with this crisis I need.....

6. If this happened to my best friend, I would.....

7. If I could plan my life over again, I would.....

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STUDY GUIDE ON ASSESSMENT SKILLS

Objectives

After completing this Study Guide (SG), the students will be able to:

1. State personal goals.
2. State personal characteristics.
3. Describe relevant factors in their environment that influence them.
4. State aspects of themselves and their environment that may stand in the way of attaining their goals.
5. State their personal desires to overcome blocks to their goals.
6. Identify resources to meet personal needs.
7. Successfully proceed through a self-paced Learning Activity Package.

Materials

Study Guide (one per student)

Lesson Plan

1. Collect and go over students' homework from lesson # 7. The next three days are devoted to an Assessment Skills Study Guide. This SG is similar in structure to the LAP on organizing and managing time used in Unit 1. For general guidelines on using this SG, refer to that section in the beginning of the Teacher's Guide. A broad overview of the Study Guides and LAP is presented in the introduction to the LAP in the Student Guide.

2. Students should proceed through the SG on their own and should be able to complete their work by the end of three days. You may encourage some students to work on the SG at home if it is clear that they will be unable to keep up with the rest of the class.

3. This SG on assessment skills requires the same things of you as the previous SG. You should do the SG yourself so that you will be familiar with the activities in case students have any questions.

Notes on Study Guide Structure

Each odd-numbered yellow page asks the students to perform an assessment task. The statement of each such task is not accompanied by explanation or examples. This is deliberate. If students do not understand what they are being asked to do, or understand but cannot do it, they are directed to an even-numbered page that contains learning activities to facilitate the accomplishment of the original task. The lack of explanation when the task is first given is to require students who are at all uncertain of the task to do the instructional activities first.

If, on the other hand, students think they understand the task and think they can do it, they may try it. They then give their task sheets to student partners, or to you, to evaluate.

Instructions to the student partners on how to evaluate their partners' task sheet are on the odd-numbered blue pages following the original task sheet. Student partners should read these evaluation instructions, which are themselves "learning activities," and use them to evaluate their partners' efforts. If there is any doubt whatsoever in the evaluators' minds about their partners' mastery of the task, they should say so.

Then the original students should redo their tasks, perhaps after consulting the instructional activities on the appropriate even-numbered page. At the end of each page, the students are told which page to turn to next.

In addition to containing learning activities to facilitate accomplishment of specific tasks, some even-numbered pages contain optional related activities that students may be interested in doing.

4. Review with students their role, as well as your own, in completing an SG. You should stress the importance of reading directions carefully. At the end of each activity, there are printed instructions on what they are to do next.

5. Students should begin by reading the introduction to assessment skills. They should be seated in small groups of three to five students. Upon completing this introduction, they are instructed to turn to page 1 of their SG.

Specific Instructions, Warnings, Suggestions for Activities in this SG

page 1: If students read the task on page 1 and ask you what it means, point out to them the instruction that says: "If you are not sure what a goal is, turn to page 2 for some definitions and examples." Again, if they ask you what long- and short-range goals are, point out the instruction that says: "If you are not sure what the difference is between long- and short-range goals, turn to page 4 for a brief definition and some examples."

pages 2 & 4: If students do read page 2 and/or page 4, they should pick up the information they need to do the task on page 1. Consequently, at the bottom of pages 2 and 4, they are directed to return to page 1 or page 3 to complete the task they were working on. If students indicate that, even after reading pages 2 and 4, they are unsure of how to do the task, you should help them in whatever way appropriate.

By reading pages 2 and 4 yourself you should understand how students are expected to do the task on page 1. This will give you the needed information to help a student experiencing difficulty.

page 3: When students complete the task on page 1, they will give it to a student partner to evaluate using the evaluation instructions on page 3. Here students may need some help since this will be the first time they will have done this sort of evaluation.

Some students in a team will be ready to have their work evaluated before others. Tell students that when a partner gives them a sheet to evaluate, they should interrupt their own work and turn to the indicated page (blue) to do the evaluation.

If students experience difficulty in evaluating other students' goals, point out the suggestions on page 3 that they consult pages 2 and/or 4. If they have done so, and are still experiencing difficulty, help them in whatever way appropriate.

When students complete their evaluation of their partners' work, they are instructed to return to whichever page they were working on before being interrupted.

You should point out to faster students that they should be considerate of their partners and not slow them down by interrupting them for evaluations so often that they can't do their own tasks. You may wish to do some regrouping so that fast students can work together.

page 5: When students receive the evaluated page 1 from their partners, they should answer the questions about it on page 5. Again, if students express any difficulty, first call their attention to the suggestions on page 5 that they consult pages 2 and 4. If there is still difficulty, help in whatever way appropriate.

You may be asked about the "important types of long-range goals -- career, relationships, education, and choosing a place to live." It is essential that students recognize goals in these areas, since much of the rest of the unit will build on these goal (or decision) areas.

Students are instructed to revise their list of goals on page 1 in light of their partners' evaluations. After doing so, they may read the optional allegory on page 6 or turn directly to the next task on page 7.

page 8: If students express an inability to describe themselves or you see that they cannot write very much about themselves, point out the suggestion that they refer back to Activity Sheet # 3 in "Understanding People in Our Area" and/or page 9 of this SG. If they continue to have difficulty, get them started with a suggestion or two concerning their personality. Be careful not to seem critical or negative in your suggestions.

After writing as much as they want about themselves, students turn to page 10.

page 10: When the first student in the class is ready to do this activity, interrupt the rest of the class to explain the activity and to pass out the four blank "Personality Profile Sheets" (in your package of materials) to each student. Wherever they are in the SG they should stop to do this activity since it requires simultaneous input from others in the class.

*****WARNING: Monitor this activity carefully so that students don't use the personality profile ratings to hurt one another. Ask students to be honest but tactful in their assessments of one another.

Explain that each student first fills out the personality profile on page 11 for themselves. Then each student is to place four blank personality profiles with his/her name on them in a box provided. You will probably need to explain how to fill out the personality profile since students may never have seen a form like this. Explain the directions in your own words so that students will understand that they are rating themselves between the poles of two opposite personality traits.

When you have four sheets from each person, shuffle them and have each student pick four sheets without first looking to see whose they are. If students pick their own sheet or two sheets for one person, they should replace those and pick others. Each student should end up with a sheet for each of four other students.

Tell students not to tell one another whose sheets they have. Each student should quickly, honestly, tactfully, and privately fill out the four sheets and return them to you.

At this point, students should turn again to page 11.

page 11: Have colored pens or pencils available so students can do this activity. Students should transfer the results from the four sheets filled out for them by other people to the "Personality Profile Summary Sheet" on page 11. They are instructed to use a red pen to do this for the results from the people who know them fairly well or extremely well, a pencil for those who know them somewhat or very little, and not to enter results from people who said they didn't know them at all. At the bottom of the page, students are instructed to go on to page 12.

page 12: Students may need some help on this page. Some students may be quite surprised or even hurt by the perception others have of them; they may need some emotional support from you. Reassure them that others' perceptions are not necessarily the truth. Point out that many people see others in terms of their own personalities. Also point out that different people perceive others differently. Refer them to the poem on page 13 to illustrate this point. But, also point out that they may want to seriously consider the perceptions others have of them (especially if these are different from their self-perceptions).

They may also need some help in completing the first two questions. Tell them that they can answer the questions by comparing their own ratings with the ratings of others. Point out that if different people rated them differently on a certain trait, that trait can be listed in more than one category in questions 1 and 2. For example: suppose you rated yourself as a 3 on the calm-nervous line, while one person said you were a 1, another said a 3, and two people said a 4. On page 11, you would record the trait "calm" on line 1a because you rated yourself as a 3 and others said you were a 4, on line 1b because someone said you were a 4, and on line 2 because someone agreed with your ranking of 3. The students then continue this procedure for the rest of the traits on the appropriate lines.

Point out too that they can choose either word on the two sides of each line in answering questions 1 and 2; e.g., they could say "more calm" or "less nervous."

When students complete page 11, they should either return to the page they were working on before interrupted or go on to page 14.

page 14: NOTE: If at this point, you notice that one or more students are way behind the rest of the class, tell them to work on the SG as homework. This is necessary because the activity on page 18 requires the whole class to be at the same point.

If students are unclear as to what is meant by an influence, refer them to page 17 for some ideas.

If students know what an influence is, but are having trouble thinking of some in their own lives, refer them to page 15 to learn brainstorming as a technique for coming up with ideas or to page 17 for the sentence completion exercise.

It is hoped that students will be able to list and describe several important influences such as: parents, school, societal attitudes, TV.

Their descriptions should be brief. For example: my parents are very strict with me; school bores me; my friends get me to do things that get me in trouble; my boyfriend loves me.

Students will bring you their list and descriptions of influences. If you feel some students have missed some obviously important influences or have failed to describe them adequately, ask them to continue working on this activity more before going on to page 16.

page 15: This page describes the process of brainstorming. It is an optional technique that some students may wish to use. You should familiarize yourself with the technique and perhaps try it out with some students or friends.

Encourage students who use the technique to use newsprint and Magic Marker rather than chalkboard and chalk.

page 16: After completing page 14, students turn to page 16. They are instructed to select five of their criginal goals that may be hard to attain and to describe the factors that might prevent them from reaching each goal. An example is provided.

Do not be concerned that this activity appears to be negative. That is its intent. We want students to identify problems that they will then be able to solve with their new skills.

*****ALERT: This is a temporary stopping place in this SG. The next exercises should be done by the class together. To give the slower members of the class time to catch up, the faster students should stop work at this point and begin work on one of the optional activities: Personal Development Exercises, copies of which are at the end of this unit. They have been instructed to let you know when they do this.

page 17: Another technique for coming up with ideas, sentence completion, is described here.

page 18: After all students have evaluated their partners' "goal blockers" using the evaluation instructions, you should convene the entire class to brainstorm and discuss a class list of possible "goal blockers."

This discussion is critical since it deals with issues that the students will probably not be able to think of on their own. You should make certain that they think of such problems as:

1. lack of specific training
2. discrimination
3. personality problems (shyness, lack of confidence, immaturity)
4. inadequate schooling
5. lack of money
6. few employment opportunities
7. limited contact with members of the opposite sex
8. parental attitudes
9. family background, connections, or lack thereof
10. prejudice in the town
11. their physical traits (lack of strength, etc.)
12. their talents or lack thereof
13. lack of birth control information
14. attitudes toward work.

When the class has finished brainstorming, students should use the class list as a source to make their own list of possible "goal blockers."

Finally, students should return their partners' page 16 so they can add any other "goal blockers" to the "difficulty" column before going on to page 20.

page 20: Students may need help identifying what they need to overcome each "goal blocker" they have listed on page 16. Suggest that they try the brainstorming technique to come up with needs. If this doesn't seem to work, try giving them some hints. Most needs should follow logically from clearly identified "goal blockers."

When students complete this page, they will ask you to evaluate it. Check their list of needs. Are they appropriate for that "goal blocker"? Have they left out any important needs? If so, suggest them.

Students are instructed to go to page 22 for the final assessment task.

page 22: Students are asked to identify resources to meet their needs. A partial list of resources is on page 23. You may have additional ideas. (Please try to have a telephone book available in the classroom.)

After completing this page (and the SG), students will turn in the entire SG for you to evaluate. If the whole class is not finished at the same time, refer individuals who are done to the "Personal Development Exercises."

Evaluating Student Study Guides

Most of the evaluation of this SG has already occurred. However, you should look over the whole SG for clarity, creativity, and thoroughness. You should be able to tell if students really did all the activities. You should be able to tell, after evaluating all the SGs, whether any student just copied another student's SG. You should also be able to tell if the various links in the assessment chain are connected in the student's work.

Write some comments on the SG about the clarity, creativity, and thoroughness of the student's work.

INTRODUCTION

Assessment means examining things and describing them as they really are. All life skills depend on good assessment. If you want to know how to run your own life, you need to assess your goals, your personality, and the people and things around you that affect what you do. Once you have an accurate picture in your mind of all these factors, then you can begin to develop and improve the skills that will allow you to get what you want from life.

This Study Guide is designed to help you sharpen your assessment skills and learn new ones. First, we ask you to describe your goals, your personality, and the influences on your life. Then you will see how those factors affect one another. You will figure out what stands between you and your goals, and how you can overcome these blocks, whether they stem from your personality or your environment. Finally, you will find out what you can do to bypass whatever keeps you from achieving your goals.

All these steps are life assessment skills, and all will help you to learn and use other life skills. So -- get ready to find out all about you.

Turn to page 1.

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MY GOALS

Write down at least 10 personal goals.

Put an "L" in front of your long-range goals and an "S" in front of your short-range goals. Some goals may be both long- and short-range goals.

Add goals to your list until you have at least 5 long-range and 5 short-range goals.

After you have completed this sheet, give it to one of your student partners to evaluate. (Instructions on how to evaluate are on page 3).

L or S GOALS

____ 1.

____ 2.

____ 3.

____ 4.

____ 5.

____ 6.

____ 7.

____ 8.

L or S GOALS

____ 9.

____ 10.

____ 11.

____ 12.

____ 13.

____ 14.

____ 15.

____ 16.

(If you are not sure what a goal is, turn to page 2 on the back of this page for some definitions and examples.)

Did you include both long-range and short-range goals on your list? (If you are not sure what the difference is between long- and short-range goals, turn to page 4 for a brief definition and some examples.)

When your partner has returned this sheet to you, turn to page 5.

A goal is:

something a person intends to get, achieve, do, reach, or accomplish sometime in the near or distant future.

A goal is:

like a signpost that you have placed on the road of your life. It tells you where you want to go. Be sure it's pointing where you want it to.

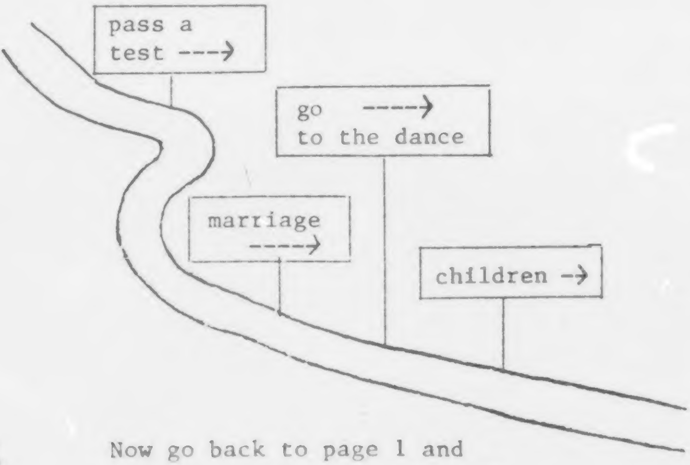
A goal is:

different from a wish: goals should be possible while wishes can be impossible. You make goals come true, while wishes may just happen to come true.

Some possible goals are:

to be an artist
to have two children
to pass a test
to be in love
to go to a dance
to be a dental technician
to get married
to own a farm
to get my driver's license
to go to college
to have a girlfriend
to join a band
to be happy
to travel
to cut my hair
to earn $5 this week
to be a housewife
to own my own car

a goal points the way
    it is my way
I have chosen it
    is it what I want?
will I follow it?
    I will try.



Now go back to page 1 and try to complete the exercise.

EVALUATING SOMEONE ELSE'S GOALS

One of your student partners has given you her/his goals list.

Read the goals. Are they all real goals? If not, place an "X" next to them and tell your partner why you don't think they are goals. (If you are not sure, turn to page 2).

Do you agree with your partner's labeling of goals as L (long range) or S (short range)? (If you need to review what some possible long- and short-range goals might be, turn to page 4).

If you disagree with the way they are labeled, write the labels you would suggest with a different-colored pen.

Are there at least five long-range and five short-range goals? If not, write down the number of each that is missing.

Are most of the important types of long-range goals included?

1) career (job, marriage, parenting)
2) relationships (marriage, best friend, communal life)
3) training or education (vocational school, on-the-job training, college, armed services)
4) choosing a place to live (near home, in a far-off place, in a city).

If not, suggest that your partner include goals of this type.

Do you think any of the goals are highly unlikely (for example: "win a million dollars in the sweepstakes")? If so, tell your partner. Your partner may want to change the list if she/he agrees that impossible goals have been included.

Return the goals list to your partner. Now, continue working on whichever page you were working on before.

Long-range goals may be reached in a year or two, far in the future, or in a lifetime.

Some long-range goals:

to get married
to go to college
to own my own house
to manage my own store
to be rich
to become a nurse
to go to California
to be in a band
to live happily ever after

Short-range goals are reached immediately or fairly soon -- in a day, a week, or a month.

Some short-range goals:

to get an A in this course
to finish reading a book
to have a serious talk with my parents
to read some poetry
to have a date
to fix up my car
to go to the dance

Goals can be both long and short range -- you can start working on them right away, but you are likely to be working on them for months or years to come.

Some long- and short-range goals:

to get along better with my parents
to save money
to have more self-confidence
to be more independent
to do well in school

long-range goals
your (see? you
lllonnngg raannge goaaaalllls seeem faar awaaay to are there.)
you
but. lead
can get setting will
you there. by short- that
how? range do
goals can
that you

If you are still working on your own goals list, return to page 1.

If you are evaluating your partner's list, return to page 3 and continue.

CHANGING MY GOALS

Your student partner should have returned your original goals list with some comments. Read over these comments.

- Were all your goals real goals, or were some of them wishes?
  (If you're not sure, see page 2 or ask your teacher.)

- Did you label your long- and short-range goals correctly?
  (If you're not sure, see page 4 or ask your teacher.)

- Did you have at least five long- and five short-range goals?
  (If not, add to your list.)

- Did you include most of the important types of long-range goals -- career, relationships, education, and choosing a place to live?
  (If you're not sure, see page 3 or ask your teacher; then add whichever goals you wish to.)

- Were any of your goals so unlikely that they need to be eliminated?

Now, change your goals list on page 1 so that you have at least five possible long-range goals (including the most important ones) and five possible short-range goals.

You may want to read the story on page 6. If not....

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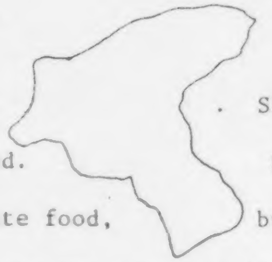
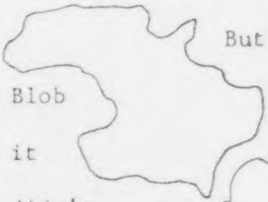
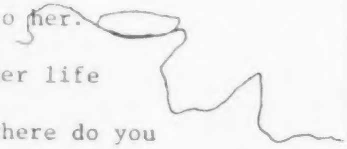
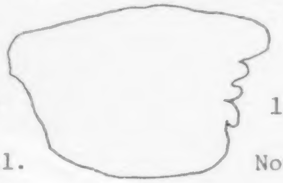
THE BLOB

Once there was a Blob who looked like this . She didn't do much except float in the water where she lived. She pretty much accepted life as it happened to her. She ate food, but only if it happened to float into her mouth. Luckily there was lots of food floating around and her mouth was big. She didn't have many friends. Most of them were as blobby as she was. And having friends takes work, too much work for a Blob.

The Blob wasn't unhappy with her life. But then, she wasn't happy either. Life was nothing special. Oh, it's true that every once in a while she'd get a strange feeling and part of her would just drop off and become a Little Blob.  But she really wasn't interested in the Little Blob and the Little Blob wasn't really interested in her. So she soon forgot about it until the next time she got that strange feeling She didn't really understand the feeling and when it came right down to it, she didn't really care if she understood it or not.



One day, as she was floating, a fast-moving Whiz swam into her. The collision bent the Blob out of shape so that for once in her life she actually reacted to something. "Hey," she said slowly, "where do you think you're going?" The Whiz answered quickly, "I can't stop to talk, but if you want to come with me, I'd like to get to know you better." Well, this was very strange to the Blob: why would anyone be in a hurry? Where could she be going? And why would she want to get to know someone else? But while she was slowly thinking about these things, the Whiz said, "Look, I've got to be going. Life is too short to be just a blob. There are things I want to do, creatures to meet, places to go, jobs to be done, and..." The Whiz swam away quickly as she finished her sentence "dangers to avoid!" But the Blob didn't hear her. She was inside the stomach of a Creature Eater.



MORAL: If you don't have some goals for your life, you may end up being the object of someone else's goal. Now, turn to page 8.

ME

Describe yourself in a brief paragraph or list. You might begin with how you look, but write mostly about your personality.

(If you're having trouble describing yourself, turn back to your Activity Sheet # 3 in "Understanding People in Our Area" and/or read Sally's description of herself on page 9.)

When you've completed your description of yourself, turn to page 10.

I'M SALLY

Hi, my name is Sally, and I live in Clay Center, Kansas. I'm 17 and I have blond hair and blue eyes. My friends tell me I have a good figure. I don't know about that, though, I think I'm too fat. I have a big quilted jacket I like to wear because it covers me up.

I guess maybe I'm shy. I don't feel comfortable with people I haven't known for a long time. My Mom says she doesn't see where I get off calling myself shy. She thinks I talk on the phone too much when I should be studying or helping around the house.

Maybe I should study harder. I go to Clay Center High, and I don't get very good grades. My teachers get mad at me for "wasting my potential." But I don't see much point in school. I don't want to go to college. I want to stay right here in town, near my friends and Jeff, the boy I go steady with. I can get a job right here after graduation. They always need waitresses and maids at the restaurants and motels. Chuckwagon especially always has ads in the Clay Center Ledger.

Oh, I'm not kidding myself. I know I could do better. Or at least more. But I like my life. I have fun. Jeff and I are really close, and we plan to get married someday. He thinks it's so far out that I'm interested in so many different things -- cooking, and quilting, and dog breeding and showing. My cocker spaniel, Muffy, got her championship last year in Kansas City. Jeff's dad paid for the trip.

Jeff's dad says that if we get married, he'll give us a piece of land in the country. That would be neat. I could raise dogs and babies. When I said that to my mom, she yelled at me and then she cried. She said it would be wasting my mind and my talents. She always wanted to do more with her life, but she got married instead, and Dad didn't want her to work. I guess she thought I would do all the things she couldn't.

But I'm just a homey kind of person. I like my life and I don't want it to change. Change scares me. I'm doing OK as I am.

Now go back to page 7 and try to complete the exercise.

PERSONALITY PROFILE

Do you see yourself as others see you? Often the picture we have of ourselves is quite different from the picture others have of us. To find out if this is true for you, fill out the "Personality Profile Summary Sheet " for yourself on page 11 and put four other blank copies of the "Personality Profile Sheet" with your name on them in the box your teacher provides for you.

After you fill out your own personality profile, pick out four other students' profile sheets from the box without looking to see whose they are. Make sure you get four different people's profile sheets. Fill these out and give them to your teacher.

When your teacher gets four completed sheets for someone, she will give them to that person. When you get four personality profiles done by others for you, compare them to your own "Personality Profile Summary Sheet" on page 11.

Now turn to page 11.

PERSONALITY PROFILE SUMMARY SHEET

For each pair of opposite personality traits below, circle the number that you feel most closely describes yourself. For example, for the first item, if you feel you are extremely nervous, circle 5; if you feel you are extremely calm, circle 1. Or, if you feel you are neither extremely nervous nor extremely calm, but somewhere in between, circle 2, 3, or 4 depending on whether you think you are more nervous than calm (4), more calm than nervous (2), or somewhere right between nervous and calm (3).

calm	1	2	3	4	5	nervous
immature	1	2	3	4	5	mature
friendly	1	2	3	4	5	unfriendly
narrow minded	1	2	3	4	5	open minded
shy	1	2	3	4	5	bold
careless	1	2	3	4	5	careful
considerate	1	2	3	4	5	inconsiderate
impractical	1	2	3	4	5	practical
serious	1	2	3	4	5	silly
happy	1	2	3	4	5	unhappy
suspicious	1	2	3	4	5	trusting
logical	1	2	3	4	5	confused

****

To compare your picture of yourself with that of others, look at the four sheets other students did for you. Use a red pen to transfer the circles made by people who said they felt they knew you fairly well or extremely well to this page. Use a pencil to transfer the circles made by people who said they did not know you at all.

Now, turn to page 12.

Four (4) sheets per student

PERSONALITY PROFILE SHEET

Name of the person being described:______________________________

I know her/him: (circle one of the following)

extremely well   fairly well   somewhat   very little   not at all

For each pair of opposite personality traits below, circle the number that you feel most closely describes this person. For example, for the first item, if you feel this person is extremely nervous, circle 5; if you feel this person is extremely calm, circle 1. If you feel this person is nervous but not extremely so, circle 4; if you feel this person tends to be calm but not always, circle 2. Or, if you feel this person is in between being nervous and calm, circle 3.

calm	1	2	3	4	5	nervous
immature	1	2	3	4	5	mature
friendly	1	2	3	4	5	unfriendly
narrow minded	1	2	3	4	5	open minded
shy	1	2	3	4	5	bold
careless	1	2	3	4	5	careful
considerate	1	2	3	4	5	inconsiderate
impractical	1	2	3	4	5	practical
serious	1	2	3	4	5	silly
happy	1	2	3	4	5	unhappy
suspicious	1	2	3	4	5	trusting
logical	1	2	3	4	5	confused

Give all four sheets to your teacher.

MIRROR, MIRROR, CAN YOU SEE? DO I APPEAR TO OTHERS AS I DO TO ME?

Look at the "Personality Profile Summary Sheet" on page 11.
Compare your own responses to those of others.

1. In what ways does your picture of yourself differ from the picture others have of you?

   a. I see myself as more: ______________________________

   ______________________________ than others see me.

   b. I see myself as less: ______________________________

   ______________________________ than others see me.

2. In what ways is your picture of yourself similar to the picture others have of you?

   I agree with others who say that I am: ______________________________

   ____

3. Do you think that the others picturing you know you well enough to say what they did?

4. Do you agree with their picture, now that you think about it?

5. How does it make you feel to see how others describe you?

Now that you have thought about these questions, you may want to change your personality profile to make it more accurate. To do this, circle the numbers for the items you want to change with a different-colored pen or pencil.

You may wish to read the poem on page 13. Otherwise, go back to the page you were working on when you started doing your personality profile. If you were already to this point, turn to page 14.

THE BLIND MEN AND THE ELEPHANT

by John G. Saxe

It was six men of Indostan,
To learning much inclined,
Who went to see the Elephant
(Though all of them were blind),
That each by observation
Might satisfy his mind.

The First approach'd the Elephant,
And, happening to fall
Against his broad and sturdy side,
At once began to bawl.
"God bless me! but the Elephant
Is very like a wall!"

The Second, feeling of the tusk,
Cried - "Ho! what have we here
So very round and smooth, and sharp?
To me 'tis mighty clear,
This wonder of an Elephant
Is very like a spear!"

The Third approach'd the animal
And happening to take
The squirming trunk within his hands,
Thus boldly up and spake:
"I see" -- quoth he -- "the Elephant
Is very like a snake!"

The Fourth reach'd out his eager hand,
And felt about the knee:
"What most the wondrous beast is like
Is mighty plain" -- quoth he, --
"'Tis clear enough the Elephant
Is very like a tree!"

The Fifth, who chanced to touch the ear,
Said - "E'en the blindest man
Can tell what this resembles most;
Deny the fact who can,
This marvel of an Elephant
Is very like a fan!"

The Sixth no sooner had begun
About the beast to grope
Than, seizing on the swinging tail
That fell within his scope,
"I see" -- quoth he, -- "the Elephant
Is very like a rope!"

And so these men of Indostan
Disputed loud and long,
Each in his own opinion
Exceeding stiff and strong,
Though each was partly in the right,
And all were in the wrong!

Now, go back to the page you
were working on.

INFLUENCES ON ME

List and briefly describe what has made you the way you are. Include important people, where you live, attitudes of others, limits placed on you, opportunities, rules, relationships, etc.

If you are having difficulty figuring out what the influences on you are, turn back to some of the activities in the unit "Understanding People in Our Area," especially the ones on relationships, stereotyping, and being a single head of household. For more ideas about possible influences on you, see the exercises on pages 15 and 17. Ask your teacher to check your list of influences.

Go on to page 16 after your
teacher has checked this
activity.

BRAINSTORMING, OR TWO HEADS ARE BETTER THAN ONE

Sometimes it's hard to get started when you are asked to make a list. Here is one technique that almost always helps in making lists.

- Get together a group of four or five people.
- Find a chalkboard or, better, a large piece of newsprint and a Magic Marker.
- Ask one person to be recorder.
- The others in the group call out ideas for the list as soon as they think of them.
- The recorder should write the ideas on the board or newsprint as fast as he/she can, abbreviating words to save time but not changing the meaning of what he/she is told to write down.
- Every idea should be written down, no matter how silly or wrong it might seem. No one's ideas should be criticized -- everyone is entitled to his or her own ideas. Sometimes apparently silly or "far out" ideas turn out to be very helpful.
- At the end of the brainstorming session, group members select those items they want to use for their own lists.
- During the brainstorm, if you get ideas faster than the recorder can write them down, jot them down on the paper in front of you. Then, when the recorder catches up, call out your ideas. By writing down your ideas as they come to you instead of holding them in your head, you clear your mind so you can come up with new ideas.
- Don't bother writing down ideas that the recorder writes down on the board or newsprint. You want to use your brain to think of new ideas. As you hear the ideas of others, you think of other ideas, which in turn makes others think of ideas. What results is a "storm" of ideas coming from your collective brains.
- For the exercise on page 14, the recorder should start your brainstorm by saying, "Name things that influence you -- people, attitudes, etc." Then start calling out and writing down your ideas.

If you don't think this technique will work for you, try the technique on page 17, which doesn't require a group.

Now go back to page 14 and try
to complete the exercise.

GETTING WHAT YOU WANT

Sometimes you just can't get what you want. However, you have a better chance of reaching your goals if you know what is blocking your way.

Look at the goals you listed and changed (on page 1). What aspects of your personality and your surroundings might block you from reaching your goals? (Look at your personality profile and your list of influences for ideas.)

List at least five goals that you feel will be hard for you to reach and state what factors might make this difficult. (You can add goals that were not on your original list.)

Example:

GOAL	DIFFICULTY (caused by you and/or your surroundings)
get a well-paying job	I don't know of many; lack of training; lack of experience; only a high school diploma

GOAL	DIFFICULTY (caused by you and/or your surroundings)

When you have done this for at least five goals, tell your teacher. We are going to stop this Study Guide temporarily until everyone in the class has reached this point. So, until that happens, you should begin to work on an optional activity which your teacher will supply for you. Your teacher will tell you when everyone is ready to complete this Study Guide together.

****

When your teachers tell you to, give this sheet to a student partner to evaluate and turn to page 17.

****

When your student partner returns this page to you, you may wish to add more goal blockers to the column of difficulties above. Then turn to page 19.

SENTENCE COMPLETION

Another good technique when you have trouble making lists is sentence completion.

For the activity on page 14, complete some of the sentences below. They should provide you with ideas about aspects of your environment that influence you.

My fears sometimes force me to ...

When I was younger I wanted to be ...

When I think about sex ...

I wish my brother or sister ...

Father and I ...

When I was in the lower grades ...

To be successful one must ...

A policeman ...

My friends ...

I like boys or girls who are ...

If Mother ...

School would be all right if ...

People who try to boss me around ...

To be popular with other kids ...

When people give me orders ...

The people I dislike most ...

When I argue with my brother or sister ...

Mother and I ...

My teachers ...

If I were in charge ...

I would have more friends if ...

Death ...

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Now, go back and try to complete the exercise on page 14.

EVALUATING GOALS & "GOAL BLOCKERS"

One of your student partners should have given you a list of goals and the personality factors and aspects of the surroundings that might be in the way of reaching those goals.

Look at this list.

Do you agree that the problems listed will make it more difficult to reach these goals? If not, please explain.

Do you think any important "goal blockers" have been left out? If so, list them.

Do you see any similarities between your partner's "goal blockers" and your own? If so, explain.

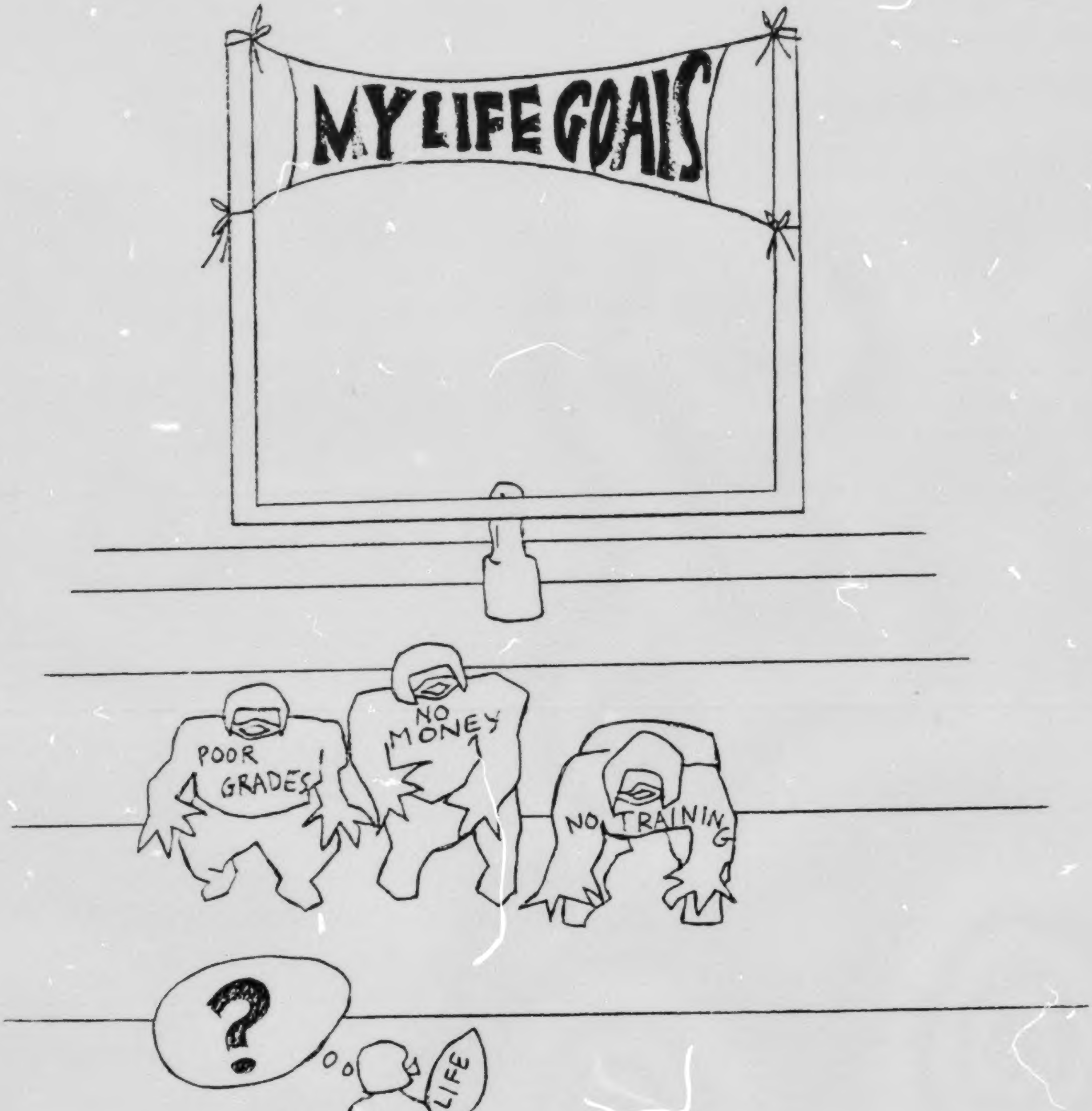
When you finish answering these questions, let your teacher know. When everyone has finished, your whole class should get together with your teacher to discuss and brainstorm possible "goal blockers." After this discussion, list below any "goal blockers" that you realize might affect your attempts to reach your goals.

POSSIBLE "GOAL BLOCKERS" FOR ME

Return your partner's page 16.

When you get yours back, look it over and follow the instructions at the bottom of the page.

Look at the drawing on page 19 if you wish.


MY LIFE GOALS
POOR GRADES
NO MONEY
NO TRAINING
?
ME
LIFE

BEST COPY AVAILABLE

IDENTIFYING PERSONAL NEEDS

Now you know what your goal blockers are. What can you do to overcome these blockers? What do you need to get to your goals?

Go back to page 18 where you have listed the blockers facing you in your attempts to reach your goals. In the space below, state what you would need to do or be or have to overcome each goal blocker.

GOAL BLOCKER	PERSONAL NEED
Example: don't know about available jobs	job information, career guidance

If you are having difficulty in identifying your needs, try brainstorming (p. 15). Then come back to this task.

When you complete this page, give it to your teacher to evaluate and to help you with the final assessment task on page 22.

We have inserted this page for you to do whatever you want with it. Write on it, doodle on it, draw on it, leave it blank...

FIGURING OUT WHAT TO DO

If you need medical attention, you go to a doctor. If you need legal assistance, you go to a lawyer. If you need food, you go to a food market. These resources are easy to identify. But where do you go if you need psychological counseling or job training or birth control information or help with your personality? These answers are not so easy, but perhaps you have some ideas on where to go for help with your special needs. Look at the personal needs you identified on page 20. Do you know where to go for help with these? If you do, list those resources below.

Example:

PERSONAL NEED (from page 20)	RESOURCE (where to go for help)
job information	unemployment office, want ads, Manpower

PERSONAL NEED (from page 20)	RESOURCE (where to go for help)

If you are having difficulty finding the resources for your needs, ask other people. See page 23 for some people you might ask and some resources you might find useful.

When you've completed this page, turn in your entire Study Guide to your teacher for evaluation.

PEOPLE, PLACES, AND SERVICES
(where you can get help)

parents
relatives
teachers
guidance counselor
assistant principal
principal
school nurse
doctor
lawyer
sheriff or police
Planned Parenthood
employment service
Manpower
CAP agency
your State legislator
public defender
American Civil Liberties Union
women's information service
Scouts
the "Y"
juvenile officer
a hot line
a halfway house
a drug information service
friends
townspersons
neighbors
county agent
State agencies
Federal agencies
yellow pages
clergy

Ask your teacher for names and addresses of some of these resources if you can't find them in the phone book.

REVISING YOUR IDENTITY: PLAYING THE GAME AGAIN

Objectives

1. Students will choose an identity based on their goals as determined on page 1 of the Assessments Skills LAP.

2. Students will experience the consequences of decisions made on the basis of their new identities.

Materials

Game packets & materials
Page # 1 from Assessment Skills LAP

Lesson Plan

1. Tell students that they are going to have a chance to get a higher satisfaction score on the Game than they did last time if they have improved their life planning skills and if luck is on their side. They should begin by choosing a new identity using the goals from page # 1 of the Assessment Skills LAP. Encourage them to use their goals to select an identity that they think will earn them the greatest number of satisfaction points in the Game.

2. When groups of students finish playing the Game, remind them to add up their satisfaction scores, since those sums will be used in class the next day.

LIFE PLANNING: IS IT WORTHWHILE?

Objectives

1. Students will compare their first life simulation with their second and will be able to state whether the revised identity resulted in an improved satisfaction score.

2. Students will be able to identify the factors that seemed to result in higher scores.

3. Students will be able to state their reasons for changing (or not changing) their identities based on their goals.

4. Students will be able to compare the second with the first and state any attitude change that has occurred during the unit.

Materials

Student Activity Sheet # 10
Completed Student Activity Sheets # 1 (lesson # 1)

Lesson Plan

1. Begin the class with a discussion of the Game using the following questions: Who did better this time than the first time they played the Game? Did the differences result from changes in luck or changes in planning? What kind of planning seemed to improve the score? Does that seem realistic? Did the decisions that you made in the youth stage of your identity have an important effect on what happened to you later? Why? Did your goals change your identity in playing the Game? How? If you were to revise your lifeline, would you change your youth identity? Why or why not?

2. End the class with a discussion of the concept of life planning. Do students think that a planned life is likely to turn out better than an unplanned life? Some may prefer to side with luck and fate; others may like the concept of flexible planning. This discussion may result in philosophical arguments -- the best way to end this unit.

3. Ten minutes before the end of class, distribute copies of SAS # 10: "Attitude Survey." Ask students to fill it out as quickly as possible, without trying to recall what they said last time. Then pass out the original survey sheets (SAS # 1) so that they can see if they now feel differently. If time permits, briefly discuss the changes they see in their attitudes.

ATTITUDE SURVEY

Read each of the statements below. If you agree with the statement, mark A in the space provided. If you disagree with the statement, mark D in the space provided. If you are unsure about your feelings, mark U in the space provided. There are no "right" answers for this survey: we are simply interested in your feelings about this subject.

_______ 1. Life is unpredictable -- what happens to you is pretty much determined by luck and fate.

_______ 2. There isn't much point in looking too far ahead in life. It's better to hang loose and take what comes. If you try to plan too far ahead, you might really get hurt if what you want doesn't work out.

_______ 3. If you plan your life carefully and then do what you plan, nothing much can interfere.

_______ 4. It doesn't really matter what a girl plans for herself -- the person she marries will mainly determine what will happen to her.

_______ 5. If you do a lot of different things before you are 30, you are better prepared to cope with problems later on.

_______ 6. There are as many ways to lead a good life as there are people -- the important thing isn't to find the right one, but to find the right one for you.

_______ 7. Any further schooling after high school is only useful if you are going to enter a profession, such as law or medicine.

_______ 8. Job experience gained while young is of little value later in life.

_______ 9. Planning your life as an individual is an important thing to do before getting married.

_______10. Getting married and having children while you are young is the ideal way to start your adult life.

_______11. It is just as important for a woman to have some kind of career planning or job training as it is for a man.

CHANGING MYSELF

Purpose: To change some behavior that you do not like.

Activity:
1. Write down a behavior of yours that you do not like. For example: I'm shy, I'm mean to my little brother, I fool around too much in school.
2. Describe a situation or two in which you behave this way. Be specific. What do you do? What do others do?
3. Describe how you *feel* when you behave this way.
4. Describe the change you would like to make. Again, be specific. What would you be like in the same situations if you made the changes you wanted?

5. Try to think about how you could go about making the changes you want to make. List these ideas. If you feel comfortable doing so, ask some friends to help you come up with strategies for making these changes.

____

____

____

____

____

____

____

____

____

6. Act on one or more of your ideas for changing.

7. After you have genuinely tried to make the change, ask yourself if you have in fact changed.

GIVING ADVICE

Purpose: To practive giving advice to people who ask for advice.

Activity:

1. Pick out a letter from an Ann Landers column in the newspaper. Without reading Ann Landers' answer, write an answer giving the person advice.

2. Show the letter and your advice to a friend or your teacher and ask them what they think of your advice.

3. You may wish to read Ann Landers' answer. Don't worry if your answer is quite different. You have as much right to give advice as she does. Advice is just a personal opinion.

4. Ask someone you know well if they would like advice on something. If they would, think carefully about their request for advice and tactfully give them your suggestions. Then ask them how they feel about what you've said.

5. When someone asks you for advice you should think about sources of information that might be helpful to them. In answering the Ann Landers column or your friend's question, did you suggest other useful sources of information? Did you clearly state the person's alternatives, or did you simply make the decision for them?

THE GAME OF LIFE: CHOICE AND CHANCE

1. Read the following paragraph to your group:

> *This Game is a simplified simulation of life after high school. A simulation is the creation of a real situation in a pretend setting. For example, Monopoly is a simulation of buying and selling real estate played on a board with pretend deeds, houses, hotels, and money. Can you think of any simulation games you may have played?*

2. Stop here and solicit responses from your group. If they name some simulation games, ask them to identify what is being simulated and what the pretend items are. Be prepared to propose a simulation game yourself (e.g., Masterpiece, Diplomacy, Life, Risk, Payday, Easy Money).

3. Continue by reading the following paragraph:

> *In this Game, you will "live" through the four adult stages of your life that we discussed the other day: youth, young adulthood, mature adulthood, and older adulthood. Do you remember how we defined each stage?*

4. This is quite important so that the players will be able to experience a simulated life at each stage. Try to elicit these definitions from your group. After they have done their best, read the following description of each stage:

> *Youth is the time when you are still very involved with the life of your parents. You probably still live at home and depend on your parents for important things. For most people, this takes place in the teenage years and often into the early twenties.*
>
> *Young Adulthood is when you become independent of your family and perhaps begin to have a family of your own. You take more responsibility at this age, although sometimes you may feel a lot like a teenager. For most people, this stage goes from the early twenties through the early thirties.*
>
> *Mature Adulthood usually starts in the mid-thirties and extends to the mid-fifties or even older. At this stage, if you have children, they are becoming independent and you have a good deal of time to yourself. You feel like an adult now, and are used to taking many kinds of responsibility.*
>
> *Older Adulthood begins, for most people, when their children have left home or when they retire. You will probably be a grandparent at this stage. You begin to feel older at this stage, and often can't do the things that you used to do. At this stage most people look back over their lives and think about what they have -- and haven't -- accomplished.*

5. Then continue reading the following paragraph:

During each stage you will experience the effects of choice and chance on your life.

You will begin the Game by making certain choices for the start of the Youth stage of your life. These choices will be based on the choices you made when filling out the Youth part of your lifeline the other day.

Take out your lifeline (SAS #3a) and take one of these Life History Sheets (orange) (SAS #4). Look at the Youth stage of your lifeline. If you are having trouble deciding what part of your lifeline this is, ask someone in the group to help you. Using just the Youth stage of your lifeline, answer the following questions as I read them and circle the appropriate answers on your Life History Sheet in the spaces provided under "youth: chosen identity." Wait until I have read each question in its entirety and its accompanying definitions. (Stop after each question to give students time to respond.)

a. Did you choose to go on for further education (FE) or to stop your education with a high school diploma (HS)? "Further education" includes any formal education beyond high school such as: college (2 or 4 years), vocational training, apprenticeship. Circle either (FE) or (HS).

STOP: Give students time to circle their answer.

b. Did you choose right after high school to have a job (J) or to be unemployed (U)? A "job" includes any kind of job that pays, full or part time. "Unemployed" includes having lost a job as well as having chosen not to work for pay (for example, choosing to be a full-time mother or homemaker). Circle either (J) or (U).

STOP: Give students time to circle their answer.

c. Did you choose to get married (M) or stay single (S) right after high school? "Single" includes never having been married, being divorced, or being widowed. "Married" includes both legal marriage and situations where a couple lives together on a long-term basis. Circle either (M) or (S).

STOP: Give students time to circle their answer.

d. Did you choose to have children (C) or not to have children (NC) during the Youth stage of your life? Circle either (C) or (NC).

STOP: Give students time to circle their answer.

Does everyone have four choices circled? The choices for the Youth stage that you have just written down define your identity for the start of your life in the Game. Now tell me your identity and I will tell you *the number of your identity. Write the number of that identity on your Life History Sheet in the space provided. These identity numbers are just a convenience to help me find your identity sheets easily during the Game.*

6. As each student tells you her (his) identity, you should find it on the Possible Identities List (blue) and tell her (him) the appropriate identity number.

7. Now read the following paragraph:

Now we're ready to begin the action of the Game of life. You are going to roll dice to find out how chance affects you in each stage of your life. In this Game, chance may result in any of the following:

loss of your spouse
a job promotion
loss of your job
opportunity for further education or training
serious injury or illness
windfall or inheritance of land or money
legal problems
lessening of responsibility
hard times
unplanned pregnancy
good times

As you can see, some of these chances are misfortunes. Some are fortunes. When you roll a misfortune, you will receive varying amounts of negative satisfaction points. When you roll a positive chance, you will receive varying amounts of positive satisfaction points. The number of negative or positive points you receive will depend on your identity.

Three of the chances may not affect you at all. If you are not married, a loss of spouse has no effect on you and if you don't have a job, loss of job or job promotion will have no effect on you. If this happens to you, you should roll again until you get a chance that applies to you.

The objective of the Game is to get as many "satisfaction points" as possible in your "life." You will gain or lose satisfaction points as a result of your choices and your chances.

To start Round I, Youth: *Let us start by rereading the description of the Youth stage so that we can imagine ourselves in this stage. (Read the description of Youth from page 1.) Now each person will roll the dice once, recording the number rolled in the space provided in the Youth part of your Life History Sheet. Do that now.*

8. Give them each a chance to roll the dice once and to record their roll. After each person has recorded their roll, ask them to tell you the number. Then read each of them their chance from the Youth Chance Sheet (yellow). Ask if anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

9. Then read the following paragraph:

During each stage of your life, you will have different experiences, depending on both your chosen identity and your chance rolls. So every time you roll a chance, tell me your identity number and tell the group your identity and your chance, and I'll read to you the details of what happened to you and the number of positive or negative satisfaction points you receive. Let's begin.

10. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity number and locate the page that describes the result of their chance event. Read the chance for the Youth stage to the whole group aloud. Tell the student to enter the appropriate number of satisfaction points in the space on their sheets for their first roll as a Youth. Continue this procedure until all players in your group have heard the results of their chances.

11. Now read the following paragraph:

Look at what happened to you as a result of your first roll and see if your identity has changed. For example, if you lost your job, you are now unemployed (U). Your identity changes only if a chance changes it directly. Sometimes a chance may seem to change an identity. For example, a serious injury may force you to take time off from your job. This is not a permanent loss of job, so it is not an identity change.

If you have had an identity change as a result of chance, circle the letters for your new identity in the space labeled "identity now" on page 1 of your Life History Sheet. Then tell your monitor your new identity, and he/she will tell you your new identity number. If there has been no change in your identity, circle the same letters as in your original identity and write in your original identity number.

12. Give the players a chance to do this. Then read the following paragraph:

Remember that the Youth stage can be several years long. A lot can happen to you during this time, so you will have another chance roll. But before that happens, you have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these things, check them in the appropriate spaces on page 1 of your Life History Sheet and tell me now and I'll explain the consequences of your choice.

13. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Youth stage. Then ask them if they still wish to make the change. If so, they should circle their new identity in the identity box at the top of the next page of their Life History Sheet.

14. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Although you may have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want. Sometimes, people or conditions stand in your way. Some couples are unable to have children or have difficulty having them. In some areas and at certain times, jobs are hard to get. Similarly, further education is not always easily available. Also, wanting to get married doesn't guarantee that you will get married. You have to be able to find someone you want to marry and who wants to marry you.*
>
> *As it happens, at your age (Youth), your chances of getting what you want in these choice areas are quite high, although not 100 percent. So, if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Youth stage to see if you can get what you want.*

15. The players who want to make one of the changes spin the wheel on the Youth dial. If the spinner lands on "Yes" for a choice, they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no" in the the appropriate space. They can not make the chosen identity change.

After players have spun, they should tell you their new identity so you can tell them their new ID number, and they should enter their identity changes, if any, in the identity box at the top of the next page of their Life History Sheets.

16. Now, read the following paragraph:

> *We are now ready for the second and last chance in the Youth stage. You are older than you were in your first role. Soon you will be a Young Adult. We will do it exactly as we did on the first roll.*

17. Directions 18 to 24 are the same as 8 to 15. As your group gets used to the procedure, you can skip reading certain directions to them, but always read consequences and chances aloud to the whole group and remind them to enter all the dice rolls, all identity changes, all points on their sheets, and to tell you whenever their ID changes, so you can give them their new ID number.

18. Give them each a chance to roll the dice once and to record their roll. After each person has recorded their roll, ask them to tell you the number. Then read each of them their chance from the Youth Chance Sheets (yellow). Ask if

anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

19. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity and locate the page that describes the result of their chance event. Read the chance for the Youth stage to the whole group. Tell the student to enter the appropriate number of satisfaction points in the space on their sheets for their second roll as a Youth. Continue this procedure until all players in your group have heard the results of their chances.

20. Now read the following paragraph:

> *If you have had an identity change as a result of chance, circle the letters for your new identity in the space provided for your second roll under Youth and tell me your new ID, so I can tell you your new ID number. If there has been no change in your identity, circle the same letters as in your current identity, and enter your current ID number.*

21. Give the players a chance to do this. Then read the following paragraph:

> *You have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these, tell me now and I'll explain the consequences of your choice.*

22. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Youth stage. Then ask them if they still wish to make the change. If so, they should check the appropriate change and circle their new identity, and tell it to you so you can give them their new ID number.

23. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Remember that although you have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want. So if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Youth stage to see if you can get what you want.*

24. The players who want to make one of the changes spin the wheel on the Youth dial. If the spinner lands on "Yes" for a choice, they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no" in the appropriate space. They cannot make the chosen identity change.

After players have spun, they should tell you their new identity so you can tell them their new ID number, and they should enter their ID changes, if any, in the ID box at the top of the next page of their Life History Sheets.

25. At the end of the second Youth roll and choices, read the following paragraph:

> *We are now ready to move on to the next life stage: Young Adulthood. Let's review the characteristics of this stage.*
>
> *Young Adulthood is when you become independent of your family and perhaps begin to have a family of your own. You take more responsibility at this age, although sometimes you may feel a lot like a teenager. For most people, this stage goes from the early twenties through the early thirties.*
>
> *Since this stage is generally longer than the Youth stage and since it is a period when many events occur, you will have three chance rolls and three opportunities to change aspects of your identity.*

26. Instructions 26 to 32 are basically the same as for the Youth stage. You can skip reading them if you and your group clearly understand the procedure. Give them each a chance to roll the dice once and to record their roll. After each person has recorded their roll, ask them to tell you the number. Then read each of them their chance from the Young Adult Chance Sheet (yellow). Ask if anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

27. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity and locate the page that describes the result of their chance event. Be sure to read the chance for the Young Adult stage to the whole group aloud. Tell the students to enter the appropriate number of satisfaction points in the space on their sheets for their first roll as a Young Adult. Continue this procedure until all players in your group have heard the results of their chances.

28. Now read the following paragraph:

> *If you have had an identity change as a result of chance, circle the letters for your new identity in the space provided for your second roll under Young Adult, and tell me your new ID, so I can tell you your new ID number. If there has been no change in your identity, circle the same letters as in your current identity and enter your current ID number.*

29. Give players a chance to do this. Then read the following paragraph:

> *You have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these, tell me now and I'll explain the consequences of your choice.*

30. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Young Adult stage. Then ask them if they still wish to make the change. If so, they should check the appropriate boxes and tell you their new ID, so that you can tell them their new ID number.

31. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Although you have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want.*
>
> *As it happens, at your age (Young Adult), your chances of getting these choices are high, although not 100 percent. So if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Young Adult stage to see if you can get what you want.*

32. The players who want to make one of the changes spin the wheel on the Young Adult dial. If the spinner lands on "Yes," they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no." They can not make the chosen identity change.

After players have spun, they should tell you their new identity so you can tell them their new ID number, and they should enter their ID changes, if any, in the appropriate space in the box at the top of the next page of their Life History Sheets.

33. Repeat directions 26 to 32 two more times. Remind them that with each succeeding roll that they are growing older and approaching Mature Adulthood.

34. After the third Young Adulthood roll, proceed to Mature Adulthood, saying:

> *We are now ready to move on to the next stage, Mature Adulthood. Let's review the characteristics of this stage. Mature Adulthood usually starts in the mid-thirties and extends to the mid-fifties or even older. At this stage, if you have any children, they are becoming independent and you have a good deal of time to yourself. You feel like an adult now and are used to taking many kinds of responsibilities.*
>
> *Since this stage is often quite long but less eventful than Young Adulthood, you will have two chance rolls and two opportunities to choose to change the aspects of your identity. Your chances of getting the changes you want will be much lower in this stage.*

35. Instructions 35 to 41 are basically the same as for the Youth stage, so you can skip reading them if you and your group clearly understand them.

Give them each a chance to roll the dice once and to record their roll. After each person has recorded their roll, ask them to tell you the number. Then read each of them their chance from the Mature Adult Chance Sheet (yellow). Ask if anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

36. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity and locate the page that describes the result of their chance event. Read the chance for the Mature Adult stage to the whole group aloud. Tell the student to enter the appropriate number of satisfaction points in the space on their sheets for their first roll as a Mature Adult. Continue this procedure until all players in your group have heard the results of their chances.

37. Now read the following paragraph.

> *If you have had an identity change as a result of chance, circle the letters for your new identity in the space provided for your second roll under Mature Adult and tell me your new ID, so I can tell you your new ID number. If there was no change in your identity, circle the same letters as in your current identity and enter your current ID number.*

38. Give the players a chance to do this. Then read the following paragraph:

> *You have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these, tell me now, and I'll explain the consequences of your choice.*

39. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Mature Adult stage. Then ask them if they still wish to make the change. If so, they should check the appropriate boxes and tell you their new ID, so you can tell them their new ID number.

40. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Although you have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want.*
>
> *As it happens, at your age (Mature Adult), your chances of getting what you want in these choice areas are a little better than 50-50. So, if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Mature Adult stage to see if you can get what you want.*

41. The players who want to make one of the changes spin the wheel on the Mature Adult dial. If the spinner lands on "Yes," they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no." They can not make the chosen identity change.

After the players have spun, they should tell you their new identity so you can tell them their new ID number, and they should enter their ID changes, if any, in the ID box at the top of the next page of their Life History Sheets.

42. Repeat directions 35 to 41 once. Remind them that with each succeeding roll they are growing older and approaching Older Adulthood.

43. After the second Mature Adulthood roll, proceed to Older Adulthood, saying:

> *Now we are ready for the last stage of your life: Older Adulthood. Let's review the characteristics of this stage. Older Adulthood begins, for most people, when their children have left home or when they retire. You will probably be a grandparent at this stage. You begin to feel older at this stage and often can't do things that you used to be able to do. At this stage most people look back over their lives and think about what they have -- and haven't -- accomplished. Although this stage may be very long, it is much less eventful than the earlier stages. You will have only one roll in this stage and only one opportunity to change aspects of your identity. Moreover, the odds against your getting the changes you want in this stage are quite high, since such changes are quite difficult for older people to make.*

44. Directions 44 to 49 are basically the same as what you've been doing. You can skip reading them if you and your group clearly understand them.

Give them each a chance to roll the dice once and to record their rolls. After each person has recorded a roll, ask them to tell you the number. Then read each of them their chance from the Older Adult Chance Sheet (yellow). Ask if anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

45. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity and locate the page that describes the result of their chance event. Read the chance for the Older Adult stage to the whole group aloud. Tell the student to enter the appropriate number of satisfaction points in the space on their sheets for their roll as an Older Adult. Continue this procedure until all players in your group have heard the result of their chances.

46. Now read the following paragraph:

> *If you have had an identity change as a result of chance, circle the letters for your new identity in the space provided for your roll under Older Adult and tell me your new ID, so I can tell you your new ID number. If there has been no change in your identity, circle the same letters as in your current identity and enter your current ID number.*

47. Give the players a chance to do this. Then read the following paragraph:

> *You have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these things, tell me and I'll explain the consequences of your choice.*

48. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Older Adult stage. Then ask them if they still wish to make the change. If so, they should check the appropriate boxes and tell you their new ID so you can tell them their new ID number.

49. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Although you have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want.*
>
> *As it happens, at your age (Older Adult), your chances of getting what you want in these choice areas are quite low. So, if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Older Adult stage to see if you can get what you want.*

50. The players who want to make one of the changes spin the wheel on the Older Adult dial. If the spinner lands on "Yes," they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no." They can not make the chosen identity changes.

After players have spun, they should tell you their new ID so you can tell them their new ID number, and they should enter their identity changes, if any, in the ID box at the top of the next page of their Life History Sheets.

NOTE: In this stage, the chance of having a baby is much smaller than the chance of getting married or going on for further education, so they can have a baby only if the spinner lands inside the "Yes, Children Only" area. All four of the "Yes" areas apply to the other three choices.

51. Read the following paragraph:

> *Look at the identity you had when you entered the stage of an Older Adult and then look to see if what happened to you in that stage changed your identity in any way. If it did not change, simply restate your most recent identity in the space provided in the "final ID" section. If your identity did change during that stage, write in your new identity. Now total all of the points you received during the game and enter your total number of points at the bottom of your Life History Sheet.*

NOTE: If some of the members of your group have difficulty totaling positive and negative numbers, the following system may help:

1st: add together all your positive points (+) *+ points = +* _______

2nd: add together all your negative points (-) *- points = -* _______

(Check to be sure you have 8 entries of satisfaction points.)

3rd: subtract your negative points from your positive points to get your answer. If you have more positive points than negative ones, your total will be positive. If you have more negative points than positive ones, your total will be negative.

IDENTITY #		IDENTITY
1.	FE J M C	FURTHER EDUCATION - JOB - MARRIED - CHILDREN
2.	FE U M C	FURTHER EDUCATION - UNEMPLOYED - MARRIED - CHILDREN
3.	FE U S C	FURTHER EDUCATION - UNEMPLOYED - SINGLE - CHILDREN
4.	FE U S NC	FURTHER EDUCATION - UNEMPLOYED - SINGLE - NO CHILDREN
5.	FE U M NC	FURTHER EDUCATION - UNEMPLOYED - MARRIED - NO CHILDREN
6.	FE J S C	FURTHER EDUCATION - JOB - SINGLE - CHILDREN
7.	FE J S NC	FURTHER EDUCATION - JOB - SINGLE - NO CHILDREN
8.	FE J M NC	FURTHER EDUCATION - JOB - MARRIED - NO CHILDREN
9.	HS J M C	HIGH SCHOOL DIPLOMA - JOB - MARRIED - CHILDREN
10.	HS U M C	HIGH SCHOOL DIPLOMA - UNEMPLOYED - MARRIED - CHILDREN
11.	HS U S C	HIGH SCHOOL DIPLOMA - UNEMPLOYED - SINGLE - CHILDREN
12.	HS U S NC	HIGH SCHOOL DIPLOMA - UNEMPLOYED - SINGLE - NO CHILDREN
13.	HS U M NC	HIGH SCHOOL DIPLOMA - UNEMPLOYED - MARRIED - NO CHILDREN
14.	HS J S C	HIGH SCHOOL DIPLOMA - JOB - SINGLE - CHILDREN
15.	HS J S NC	HIGH SCHOOL DIPLOMA - JOB - SINGLE - NO CHILDREN
16.	HS J M NC	HIGH SCHOOL DIPLOMA - JOB - MARRIED - NO CHILDREN

Chance Sheet for Round 1: Youth

DICE ROLL	CHANCE
2	LESSENING OF RESPONSIBILITY
3	SERIOUS INJURY/ILLNESS
4	HARD TIMES
5	LOSS OF JOB
6	GOOD TIMES
7	OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING
8	UNPLANNED PREGNANCY
9	JOB PROMOTION
10	LOSS OF SPOUSE
11	LEGAL PROBLEMS
12	WINDFALL/INHERITANCE OF LAND OR MONEY

Chance Sheet for Round 2: Young Adulthood

DICE ROLL	CHANCE
2	LESSENING OF RESPONSIBILITY
3	SERIOUS INJURY/ILLNESS
4	HARD TIMES
5	GOOD TIMES
6	LOSS OF SPOUSE
7	JOB PROMOTION
8	OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING
9	UNPLANNED PREGNANCY
10	LOSS OF JOB
11	LEGAL PROBLEMS
12	WINDFALL/INHERITANCE OF LAND OR MONEY

Chance Sheet for Round 3: Mature Adulthood

DICE ROLL	CHANCE
2	UNPLANNED PREGNANCY
3	GOOD TIMES
4	LEGAL PROBLEMS
5	SERIOUS INJURY/ILLNESS
6	HARD TIMES
7	LOSS OF SPOUSE
8	JOB PROMOTION
9	WINDFALL/INHERITANCE OF LAND OR MONEY
10	LOSS OF JOB
11	LESSENING OF RESPONSIBILITY
12	OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

Chance Sheet for Round 4: Older Adulthood

DICE ROLL	CHANCE
2	UNPLANNED PREGNANCY
3	WINDFALL/INHERITANCE OF LAND OR MONEY
4	GOOD TIMES
5	SERIOUS INJURY/ILLNESS
6	LESSENING OF RESPONSIBILITY
7	LOSS OF SPOUSE
8	LOSS OF JOB
9	LEGAL PROBLEMS
10	HARD TIMES
11	JOB PROMOTION
12	OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

APPENDIX: AIDS FOR THE TEACHER

Many of the teachers involved in the OPTIONS project felt that some resource information concerned with how to better manage the wide variety of activities used in the classroom would be helpful. The following appendix has a number of such activities and aids for your use. It is by no means complete, and as you find things that work for you, feel free to append them too. The materials fall into the following categories:

Role Playing: Ideas for more effective role playing.

Page 2: Role Playing

Small Groups: Management ideas and activities relating to small group work.

Page 4: Working in Small Groups

Page 5: Broken Squares: An Experiment in Cooperation

Discussion Techniques: What is a discussion? Four different ways to elicit classroom discussion.

Page 8: Brainstorming: Essential Elements

Page 9: The Buzz Session

Page 10: Classroom Discussions

Problem Solving: An activity approach.

Page 13: My 80th Birthday

Page 14: Shoe Store: Group Problem Solving

Page 17: Decision Charting

ROLE PLAYING

Role playing is a dramatization of a situation in which students assume the identity and role of a character in a specifically delineated circumstance. Role playing should be an unrehearsed "play" in which students act out realistically, yet spontaneously, their identified roles.

Problem solving is frequently the major goal of a role play situation. Through participation or observation of a role play situation, students can gain insight into the effectiveness of the roles people play in real life.

Essentially a laboratory experience, role playing can provide vivid demonstration of people's behavior, attitudes, values, and communication skills.

Some guidelines to consider when planning a classroom role play activity:

1. Students should be introduced to the concept, process, and purpose of role playing and encouraged to cooperate and participate in this new (and perhaps puzzling) learning activity.
2. Situations in a role playing activity should be clearly presented and as factual as possible. Background information, stage setting, and facts should be available to the players.
3. Encourage students to avoid "hamming it up" and to adhere as much as possible to the role they are to present in the case.
4. Provide ample time and space for the role play preparation and staging. Also, sufficient time should be allotted for debriefing after the performance.
5. If students have never participated in a role play, it may be necessary to generate interest and awareness by involving yourself in a sample presentation.
6. Where possible, encourage all students to get involved in the activity. If not players, students can be reactors to individual players, class feedback recorders, or directors.
7. Since some students strongly resist role playing, alternate approaches are sometimes needed, such as the following:

   Taping -- allowing students to tape their "role played" conversations, retaping until they are satisfied to share it with the class.

   Puppets -- have students use puppets to draw attention away from themselves, making them less self-conscious.

   Script Writing -- working in small groups, students can prepare a script for their role play presentation, allowing them to read their responses rather than having to "think on their feet."

8. Provide students, both players and observers, with an opportunity to discuss the role play activity. Encourage them to react to the situation and the roles played by the characters, NOT to the individual student performance. Clarify for students that the participants are trying to realistically represent a role assigned them and that they are not performing as they personally feel or might react themselves.

9. Frequently for follow-up, it is helpful to have another group of students reenact a role play after the class has analyzed and discussed the original presentation.

WORKING IN SMALL GROUPS

Small group discussions and projects require considerable preparation and guidance by the teacher. Well-planned and -managed small group activities can promote effective learning for students by adding variety to the class and encouraging greater leadership, responsibility, positive social interaction, self-direction, and role changes.

If small group activities fail, the reason is usually inadequate teacher preparation for group work, peer conflict, student immaturity, or lack of student motivation.

Here are some guidelines for using small groups successfully:*

1. Explain to the students the purpose and function of each group.
2. Be specific in instructing the students about the tasks to be accomplished. You can plan the tasks with the students.
3. If appropriate, have students form their own small groups. Let each group select a chairperson, recorder, and so on if possible. Sometimes it is necessary for the teacher to assign group membership to balance the academic, socioeconomic, or behavioral climate of the groups.
4. Remind students that group activity is a socialized team learning situation, the success of which depends on the cooperation and the orderliness of the group members.
5. Don't give up if the first trial run fails, especially when students are not used to the method. Talk about it with the students and try again.

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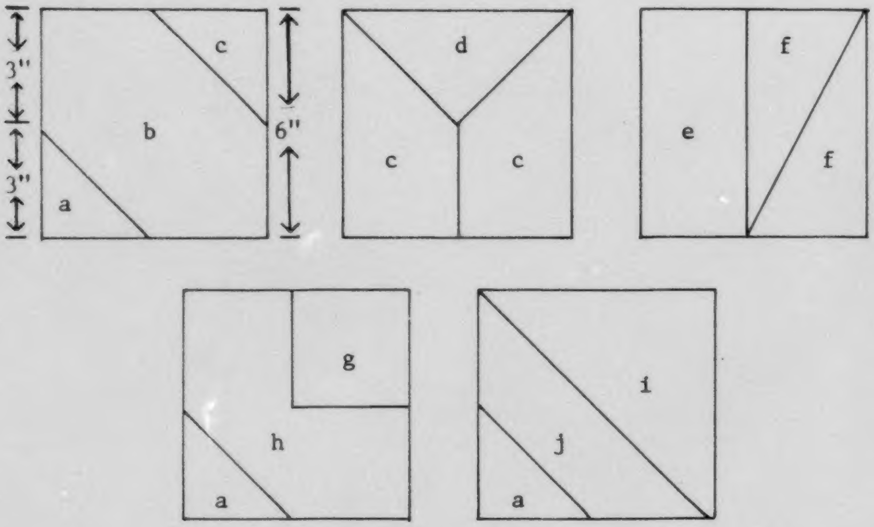
*Adapted from: A Resource Guide for Secondary School Training, Eugene C. Kim and Richard C. Kellough. New York: Macmillan Co., 1974.

BROKEN SQUARES: AN EXPERIMENT IN COOPERATION*

Before class, prepare a set of squares and an instruction sheet for every five students. A set consists of five envelopes containing pieces of stiff paper cut into patterns that form five 6-by-6-inch squares, as shown in the diagram below. Several individual combinations will be possible but only one total combination. Cut squares into parts a through j and lightly pencil in the letters. Then mark the envelopes A through E and distribute the pieces thus: envelope A, pieces i, h, e; B, pieces a, a, a, c; C, pieces a, j; D, pieces d, f; and E, pieces g, b, f, c.



Erase the small letters from the pieces and write instead the envelope letters A through E, so that the pieces can easily be returned for reuse.

Divide the class into groups of five and seat each group at a table equipped with a set of envelopes and an instruction sheet. Ask that the envelopes be opened on your signal.

Begin the exercise by asking what "cooperation" means. List on the board the behaviors required for cooperation. For example: Everyone has to understand the problem. Everyone needs to believe that he or she can help. The instructions have to be clear. Everyone needs to think of the other person as well as himself/herself.

Describe the experiment as a puzzle that requires cooperation. Read the instructions aloud, point out that each table has a copy, and then give the signal to open the envelopes.

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*"Today's Education," NEA Journal, October 1969, p. 57.

BROKEN SQUARES: AN EXPERIMENT IN COOPERATION (cont.)

The instructions are as follows: Each person should have an envelope containing pieces for forming squares. At the signal, the task of the group is to form five squares of equal size. The task is not completed until everyone has before him/her a perfect square and all the squares are of the same size.

These are the rules: No member may speak. No member may ask for a card or in any way signal that he/she wants one. Members may give cards to other members.

When all or most of the groups have finished, call time and discuss the experience. Ask questions such as: How did you feel when someone held a piece and did not see the solution? What was your reaction when someone finished a square and then sat back without seeing whether his/her solution prevented others from solving the problem? What were your feelings when you finished your square and then began to realize that you would have to break it up and give away a piece? How did you feel about a person who was slow in seeing the solution? If you were that person, how did you feel? Did you feel helped or hindered by others?

In summarizing the discussion, you may wish to review the behaviors listed at the beginning. You may also want to ask whether the game relates to the way the class works on a daily basis.

BROKEN SQUARES GROUP INSTRUCTION SHEET

Each of you has an envelope that contains pieces of cardboard for forming squares. When the teacher gives the signal to begin, the task of your group is to form five squares of equal size. The task will not be completed until each individual has before him/her a perfect square the same size as those of the other group members.

Specific limitations are imposed upon your group during this exercise:

1. No member may speak.
2. No member may ask another member for a piece or in any way signal that another person is to give him/her a piece.
3. No one may reach into another person's area and point to or take a piece.
4. Members may voluntarily give pieces to other members.

BRAINSTORMING: ESSENTIAL ELEMENTS

The purpose behind brainstorming is to generate a maximum number of ideas in the shortest period of time.

There are three basic rules for structuring a "brainstorming" session.

1. The aim is quantity. The more ideas the better.
2. There must be complete freedom of expression, no matter how far out ideas may seem. Every idea is considered worthwhile and valuable.
3. As an idea is voiced, it may be developed or supplemented by another person with the goal of seeking different combinations and improvements.

It is suggested that the "brainstormed" ideas be listed and visible to everyone, i.e., on a chalkboard or an easel.

THE BUZZ SESSION

The "buzz session" is a way to encourage people to be more active in a discussion.

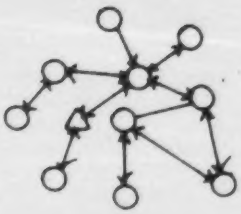
1. Structure of the group:
   a. Five to eight participants in each group.
   b. The group should be arranged in a circle, semi-circle, or around a table.
   c. Each group should be separated from the others.
   d. The group leaders (a leader and a recorder) may be assigned or selected by the group, or emergent leadership may be encouraged.
2. Information to be given to each group:
   a. The problem or problems they are to attempt to resolve.
   b. The length of time they will have to interact.
   c. What is expected of them before they return to the larger group.
   d. What is expected of them when they return to the larger group.

CLASSROOM DISCUSSIONS

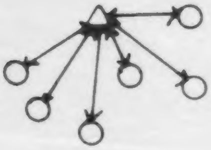
Numerous planned and unplanned opportunities for classroom discussions appear throughout the OPTIONS curriculum. The frequency and success of discussion sessions will depend on several factors:

1. Topic: Student and teacher interest in and comfort with the subject.
2. Climate: Student and teacher comfort levels with one another.
3. Group: Previously established classroom communication patterns.

Instructional discussions within the OPTIONS curriculum are intended to serve as purposeful dialogues between teacher and student, and student and student, that proceed toward preestablished group or curriculum goals. Ideally a discussion is a conversation, not a monologue or a questioning period, that involves an exchange of ideas, feelings, information, and responses of all individuals. The teacher's role is to facilitate the exchange among students, frequently through a transitional phrase, word, or expression. For the purposes of the OPTIONS curriculum, a classroom discussion is not a conversation that always emanates from the teacher.



Ideal Instructional
Discussion Pattern



Unsatisfactory Discussion
Pattern

△ = Teacher

○ = Students

Role of Discussion Leader (Teacher or Student)

1. Facilitator
2. Listener
3. Clarifier
4. Encourager (get everyone involved)
5. Resource (provide information)
6. Questioner
7. Focuser
8. Summarizer

The delicate balance that a discussion leader plays requires that the person be able to respect the ideas and opinions of others, be willing to protect the right of everyone in the class to say what he or she thinks or feels (regardless of popularity), and abstain from imposing his or her own ideas upon others.

Good planning is an integral part of any discussion for both teacher and student. Some hints:

Preparation:

1. Select a topic and gather related information.
2. Where possible provide resource or support material (audiovisuals, books, bulletin boards).
3. Outline the critical issues to be included or addressed during the discussion.
4. Prepare a list of key questions/issues that can be used to keep the group on the topic.
5. Design a plan for running the discussion (exactly what role you will play).

Starting:

6. Seat the group comfortably to encourage an atmosphere for sharing (circles are good, providing face-to-face contact).
7. Prepare your class for a discussion session by explaining any procedural or ground rules (these should be determined by the group).
8. Select a starting activity to develop interest in the topic. For example: a brainstorming session, buzz session, pretest, small introductory presentation, filmstrip, news article, etc. Note: Most recommended discussion sessions in the OPTIONS curriculum already have lead-in activities.
9. Have some alternate approaches available to kick off a discussion if one technique is not effective.

Guiding the Discussion:

10. Once a discussion has started, the teacher's primary role is to keep it rolling in a positive direction. This will involve:
    a. Careful observation and listening (it is often helpful to keep an outline of key issues -- this also helps to keep the teacher quiet).
    b. Skillful questioning to encourage student participation and progress toward the session goal. (Open-ended, general, thought-provoking questions are far more successful than simple ones that solicit yes/no responses.)
    c. Encouraging student interaction by questions such as:
        "Do you agree with so and so?"
        "If you were in that situation....."
        "Suppose you could....."
       (These are good discussion starters or revivers.)
    d. Creating and maintaining a supportive classroom environment by:
        i. Being accepting and nonjudgmental.
        ii. Refraining from constantly interrupting and trying to affirm your authority.
        iii. Correcting or clarifying misinformation and inconsistencies (best done through requestioning or gentle interruption).
        iv. Keeping the group on track by asking key question(s) when necessary.
        v. Summarizing periodically or asking a class member to recap the major issues.

Finishing Up and Evaluating:

11. Keep track of the time and provide ample time (minimum of five minutes) to summarize or recapitulate the discussion points raised or the conclusions reached. If the class is embroiled in a discussion and you are reluctant to disturb that process, it is always advisable to summarize the day's happenings and then design a suitable follow-up activity that will reinforce the discussion outcomes clearly.
12. Key considerations in evaluating the success of a discussion are:
    a. Did you accomplish your discussion goals/objectives?
    b. If not, why not?
    c. Did you or any class member monopolize the discussion?
    d. Did everyone participate?

Teaching through discussion can be both enjoyable and enlightening if you are sensitive and accepting of the contributions of your students. A successful discussion session requires careful planning, monitoring, and evaluation.

MY 80TH BIRTHDAY

"Today is my 80th birthday." Write a brief account of your life since leaving high school and include at least three major decisions you made during your life and the reasons that you made them.

Compare your account with classmates. What do these reveal about your and other people's aspirations, expectations, and decisions?

SHOE STORE: GROUP PROBLEM SOLVING*

Purpose: To observe communication patterns in group problem solving and to explore interpersonal influences in problem solving.

This activity will take anywhere from thirty to sixty minutes, depending upon the sophistication of the group. Students should be divided into teams of four to five members each and asked to cluster around the room.

The only materials necessary for this activity are the problem sheet and perhaps paper and pencil (optional).

The teacher should explain to the students that they are about to perform a group task in solving a mathematical problem. Tell them that they are to arrive at a consensus; that is, each member of the group must agree somewhat with the conclusion that is reached by the group. Members are urged to pay attention to how the group arrives at the conclusion so that they can later discuss the process.

Hand out, read, or write on the chalkboard the problem (see attached sheet).

When the groups arrive at a conclusion, they raise their hands, and you go to them and ask if all are in agreement. Then, ask one member to explain the process used in arriving at the conclusion. (Correct answer: $8.00)

Continue until all groups have arrived at the correct answer. If one group finishes early with the correct answer, you might ask them to observe other groups, but they should be cautioned not to intervene in any way.

****

When all groups have reached consensus on their answer, the teacher should initiate (if the class has not already) a discussion about communication, focusing on such behaviors as the following:

1. Reacting negatively to the phrase "mathematical problem" and establishing artificial constraints.

2. Leaving the problem solving to "experts" (self-proclaimed or otherwise).

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*A Handbook of Structured Experiences for Human Relations Training, Amy Zelmer, vol. 4. Edmonton, Alberta, Canada: University of Alberta.

3. Adopting pressuring tactics in reaching consensus.
4. Revealing anxiety feelings generated by observing groups who had already reached the correct conclusion.
5. Using "teaching aids" in convincing others (scraps of paper, paper and pencil, real money).
6. Feeling distressed if the wrong conclusion was reached.
7. Using listening checks and other communications techniques.
8. Refusing to set aside personal opinion to reach consensus.
9. Using helping and hindering behaviors within the group.

Variation: Allow no audiovisual aids -- make the groups talk through the solution.

SHOE STORE PROBLEM

A man went into a shoe store to buy a $12 pair of shoes. He handed the clerk a $20 bill. It was early in the day, and the clerk didn't have any $1 bills. He took the $20 bill and went to the restaurant next door, where he exchanged it for 20 $1 bills. He then gave the customer his change. Later that morning the restaurant owner came to the clerk and said, "This is a counterfeit $20 bill." The clerk apologized profusely, and took back the phoney bill and gave the restaurant owner two good $10 bills. Not counting the cost of the shoes, how much money did the shoe store lose?

DECISION CHARTING*

Materials: chalkboard, chalk, paper, pencils

Procedure:

1. Divide the chalkboard into four columns. The first column is labeled "ranking," the second "goals," the third "options," and the fourth "option values."
2. With each class, select a decision area for study: to buy a car, to choose what to do after high school, to choose a course of study, etc.
3. The students brainstorm possible goals for that decision area, with the teacher recording items on the board in the second column.
4. Students are asked to rank the goals in order of importance to them, first individually on paper and then as a group. Record these in column 1.
5. The class brainstorms a list of options that might be available for each goal.
6. Those options that seem most useful are then selected for further work and are listed in column 3. The values inherent in each of these options are listed in column 4.
7. Now the decision makers have a great quantity of information organized in a meaningful fashion. By comparing the option values with the important goals, they can determine which of the available options is likely to prove most appropriate (see diagram below).

DECISION CHARTING

Decision: Buying a Car

Ranking	Goals	Options	Option Values
1	Transportation	Economy car	Money, parking
2	Fun	Sports car	Impress others, have fun
4	Feeling of Importance		
5	Impress others	Fix up junked car	Fun to do
3	Make money with	Station wagon	Use to carry stuff
n	Etc.	Etc.	Etc.

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* From Human Values in the Classroom, Robert C. Hawley and Isabel L. Hawley. New York: Hart Publishing Co., 1975.

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OPTIONS

ADAPTATION MANUAL

ADAPTING THE OPTIONS CURRICULUM:

A "HOW-TO" MANUAL

Rationale

Rural places are different from cities--as the 66 million people who live in them well know. Rural students, like students everywhere, need materials that confront their particular problems and that celebrate the special qualities of their ways of life. Unlike urban and suburban students, however, rural young people rarely have access to such materials. Commercial publishers generally do not find rural curriculums profitable, so they design materials for metropolitan areas and assume that rural schools will take what they can get. Further, even rurally oriented materials need to be adapted to particular rural regions, since the nonmetropolitan areas of our country have remained very different from one another, unlike cities and suburbs, which have become more and more alike. This makes life difficult for teachers, who constantly must adapt curriculums to the needs of particular groups of children, but who rarely have the training or the time to overhaul inflexible texts and materials to make them reflect local conditions and regional problems.

The OPTIONS curriculum has been designed to make that job easier. It is a career development/life management course with a general rural orientation. In addition, it has been designed to be adaptable. Many of the lessons draw on the students' own perceptions of the life around them; some require actual data gathering within the community before class discussions. A few lessons are so general that they transfer readily from one region to another. The rest have been adapted for use in five general areas of the country--the Northeast, the Southwest, the Appalachian South, the Midwest, and the

Northwest--and are further adaptable to specific States and localities. This manual describes in detail one tested way to manage that adaptation process.

Before You Begin

Adapting the OPTIONS curriculum requires no major technological equipment, no complex staff retraining, and no fancy new techniques. But, the process does have three requirements that are critical for successful local adaptation:

1) Time--The adaptation group must have a block of time set aside for completing the process. The entire adaptation can be done in one full work week (5 days). Individual half-day or full-day sessions are adequate, but we recommend that they be scheduled within the shortest possible time period since valuable time and enthusiasm can be lost if the work is spread out over several months.

2) Access to a typist--Certain pages will need to be retyped as modifications are made. The adaptation team itself can do this if sufficient time is set aside, but past adaptation groups have found professional typists more efficient.

3) Access to duplicating machinery--Both Teacher's Guide pages and Student Activity Sheets will need to be duplicated once they are revised and typed. A photocopier would make the pages look the most "professional," but a mimeograph machine or ditto machine would also serve the purpose.

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> A small additional complication is that Student Activity Sheets are color-coded, so that some of the duplication will need to be done on paper of various colors.

None of these requirements should present insurmountable barriers, but they must be considered before the adaptation team begins its work. If teachers are doing the adaptation, the school board might be willing to fund a week of work during vacation time. Or, an adaptation team could take on the project for recertification credit in States where possible. The administration might make available the services of a school or district secretary, or the business department of a local high school might assign the adaptation typing and duplication to a typing class or a student majoring in office skills. Paper and duplicating equipment are usually available within a district, but the adaptation team should reserve access to an adequate supply in advance.

The Task at Hand

1. Putting Together a Working Team

Although the OPTIONS curriculum could be adapted by a variety of people such as district administrators, community members, social service personnel, college students, or even high school students, most likely most of the working team will be local school personnel. The team can be organized in a variety of ways. If the OPTIONS course is to be offered in an interdisciplinary class, or if different departments want to use different sections of the curriculum, representatives from each of the disciplines should be on the team. For example, a good interdisciplinary team might consist of teachers from a high school's social studies, home economics, and business departments plus a guidance counselor. If the course is to be taught in only one department, the working team should probably be drawn from several schools, since few rural high schools have enough personnel in one subject area to form a working team. An alternative is to form a single-school team that includes local administrators, community members and, perhaps, some interested (and mature) students. We have found that five people make the best adaptation team: with five, the work can be distributed evenly but the group never becomes unwieldy.

2. The Preadaptation Session

This meeting should be a short planning and team-building session no more than 2 hours long, run by a team coordinator designated in advance. The coordinator should begin the meeting with a team-building activity. This can be as simple as asking team members to introduce themselves (if they don't already know one another) and to make a statement about why they are interested in this curriculum, or it can be as complex as a full-scale discussion of the needs of young people in the area. If time permits, the group can read the general introduction to the curriculum and discuss the applicability of the concepts presented there to the local area. The coordinator should be able to accurately assess the exercise that would be most effective with a particular group.

The coordinator should then work out a schedule for the workdays to which all team members can commit themselves. The coordinator should also describe the kinds of work that need to be done and the daily schedule (see the sample schedule on pgs. 6-10).

The coordinator should conclude by passing out copies of the OPTIONS curriculum adapted for your general region of the country. These are working copies which should be treated as draft materials by the team, that is, the team members should feel free to scribble in the margins, cross out words, and add ideas. The coordinator should stress that the whole point of adaptation is to adapt. None of the authors of the curriculum considers any of it sacred writ. It is the job of the adaptation team to suit the materials to the students in their locality.

3. Workday Scheduling

Workdays operate best when everyone knows what to expect in advance. An effective general structure might look like this:

3 hours -- team work
1 hour -- a meal and break
3 hours -- individual research and unit work

4. Team Roles and Responsibilities

Workdays run most smoothly when the least possible time is spent reshuffling tasks. We recommend the following procedure, which is simple, straightforward, and fairly equitable:

a. The coordinator readies all materials and assignments before each meeting, leads discussions, and oversees typing and duplicating of materials.

b. A recorder is appointed for each workday on a rotating basis. The recorder prepares and submits a copy of meeting notes and curriculum changes to the coordinator.

c. Team members are expected to read each unit in advance and to come to each workday with suggestions for adaptation. The workday schedule cannot include both initial readings and sound adaptation.

5. Structuring the Workdays

Workday #1:

a. The coordinator presents the general agenda for the day and for the rest of the sessions. Each team member is assigned recorder duty, research tasks (see Appendix A), and, if necessary, typing or duplicating duties.

b. The coordinator leads a general discussion of the curriculum (which everyone will have read), focusing on questions such as[*]:

1. Do place names, people's names, occupations, life styles, cultural patterns, economics, politics, and sex role expectations reflect our area? What changes can be made to make these more relevant to our students so that they can more easily identify with the materials?

2. Are the activities appropriate for our young people? If now, how can they be changed?

3. Are the suggested teaching techniques valid and appropriate? If not, how can they be changed?

4. Should more male examples be used? Where is this appropriate?

c. The team addresses the key issue of adaptation level. There are two basic ways in which the OPTIONS curriculum can be adapted. Level One is the simplest: it involves simple substitution of words and occasionally phrases. For this level, you may want to change the names of people, places, and occupations (for a more complete list, see Appendix B). You will also want to substitute local colloquialisms for those in your regional adaptation. This kind of adaptation is essential. We have found that adolescents, especially rural adolescents, identify more strongly with situations and people very much like themselves. A sample of Level One adaptation can be found in Appendix B.

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[*] These questions were devised by the OPTIONS New Mexico site coordinator, Carolyn Smiley-Marquez. The coordinator in a different area might want to focus on different issues of similar concern.

At the other end of the adaptation scale is complete case revision. Level Two adaptation is difficult but can also be rewarding, since it gives the participants a deeper sense of the dynamics of one locality. For a Level Two adaptation, the team identifies the kind of problem that needs to be presented and then builds a new case around it, describing the people and situations common to your area. In this adaptation, you might change the life style of the participants, their work and family balance, and their culturally determined attitudes. This adaptation is not essential, but it does add depth to the curriculum. An example of Level Two adaptation is also given in Appendix B.

d. If time permits, individual team members begin work on the research tasks.

Workday #2:

a. The coordinator outlines the work plan for the day.

b. The team adapts Unit I, going through it page by page, compiling suggestions for specific changes. Once all changes have been suggested, the team (with the help of the recorder for that day) discusses the changes that seem to localize the curriculum best and makes those changes. It is important for the group to achieve consensus on changes to ensure the credibility of the adaptation.

If the team decides to do a Level Two adaptation of some materials, one or two people should be assigned to that task. Generally, people with some flair for writing and/or an intimate and long-term knowledge of the locality will do the best job of full-scale revision. People doing such revisions should probably be relieved of research tasks or recorder duty to spend a good deal of time on revision. Writing is always more time consuming than anyone expects.

c. Once the Unit I changes have been made or assigned, the team works on individual research tasks or Level Two adaptations.

d. The recorder makes a final copy of all agreed-upon Unit I revisions for the typist. The coordinator double-checks and proofreads the recorder's changes to ensure that an accurate copy goes to the typist. (N.B. Someone must check the typist's work as well. It is *very* confusing when inaccurate pages go to the teachers and students.)

Workday #3:

a. The coordinator goes over the work plan for the day.

b. The team reviews, alters, and/or approves any Level Two adaptations that were completed during the previous session.

c. The team adapts Unit II, following the pattern established for Unit I.

d. Once the Unit II changes have been made, the team continues research tasks and Level Two adaptation.

e. The coordinator and recorder prepare Unit II and any remaining Unit I work for the typist following the pattern established for Unit I.

f. The coordinator prepares to act as monitor for the simulation game which will be played by the team on workday #4. The monitor's instructions are attached to the Game materials (Unit III).

Workday #4:

a. The coordinator goes over the work plan for the day and leads the review and revision of Level Two adaptations completed during the previous session.

b. The team adapts Unit III (excluding the Game) following the usual pattern.

c. The team plays the Game, noting places where adaptations need to be made.

d. After the Game, the team reviews all Game materials, including those that may not have been used during that particular round, and adapts them.

e. The coordinator and recorder prepare materials for the typist, following the usual pattern.

f. Other team members complete research tasks or work on Level Two adaptations. The research tasks should be completed, written up, and prepared by the coordinator for the typist by the end of this session.

Workday #5:

a. The coordinator goes over the work plan for the day, including review and revision of Level Two adaptations completed rhe previous session.

b. The team adapts Unit IV, following the usual pattern. Because this unit is very long and very amenable to localization, this will take more of the session.

c. The coordinator and recorder prepare materials for the typist, following the usual pattern.

d. The coordinator leads the team in an evaluation and closure activity.

6. Getting It Together

Once the adaptation process has been completed, someone still has to see that the final product is typed, proofread, duplicated, and distributed. The coordinator must make sure that these tasks are assigned and completed. The group must reconvene to integrate the Student Activity Sheets and Teacher's Guide pages into the curriculum copies. A final gathering over a pot-luck supper might be appropriate to celebrate the completion of the adapted curriculum, now ready for classroom use.

A Final Note

Although the OPTIONS curriculum has been designed as a coherent 9-to-12-week course suitable for home economics, social studies, or guidance classes, it can be useful in other ways. The units and many of the lessons can stand on their own, with minimal modification. For example, a high school social studies teacher plans to use Unit I as the introduction to a course on the American character. A college home economics course will make Unit IV part of a home management class. Other ways to use the different units are suggested to us constantly--feel free to make up your own. The OPTIONS curriculum is "teacher-ready," which we believe is the opposite of "teacher-proof." It is ready for teachers to use however and wherever they can for the better education of young rural women and men.

Appendix A: Research Tasks

There are many areas in the curriculum where substitution of local circumstances will improve the lessons. The list that follows notes those materials that must be adapted for local use unless the regional version precisely suits your State and community. Each team member should be encouraged to select the task that most interests him or her. If there are no volunteers for some tasks, the coordinator must then assign them. Each team member is expected to locate the required information from an accurate source and then to revise the curriculum materials accordingly.

Research Tasks

Unit I: "What Is Your Local Area?" (optional activity, lesson #1)

"Lives of People in This Area" (tape cassette)

This is a long job that involves locating people in the community who will record their brief life histories. The person assigned this job must locate a person in the appropriate age group, tape the history, and give the tape to the coordinators so that it can be transcribed, given the proper marginal annotations, and duplicated as a Student Activity Sheet. A simpler alternative is to get a person with a recognizably regional accent to read the transcripts that already exist.

Unit III: "Assessment Skills: People, Places, and Services" (LAP)

Unit IV: "Your Record and Your Rights": school board policy (Stephanie, Lesson #1)

-Updates (if any) on employment laws (Stephanie, Lesson #4)

-State and local welfare guidelines (Evelyn, SAS #1, 1a, Lesson #1)

- "Vocational Training Opportunities": transcript and tapes (Evelyn, Lesson #5)
- Federal food stamps: check for changes (Terri, SAS #3, alternate Lesson #4)
- Budget plan: update (Terri, alternate Lesson #4, #5)

Information Sources for Research Tasks

Employment Security Service

State Employment Office

Homemakers

Social workers/district office, Department of Social Welfare

Home-school coordinators

State Department of Education

School personnel: superintendent
principal
guidance counselors
teachers

Commission on the Status of Women

Bureau of Statistics

Vocational coordinators

Appendix B: Sample Adaptations

Level One

To make Level One changes, simply replace words and phrases with local references and wordings--the more locally accurate, the better. Just watch out for potentially libelous statements. Level One changes usually include: types of first names, kinds of jobs, names of towns and cities, typical forms of recreation, references to stores, newspapers, schools, and other institutions, teenage hangouts, current dress fashions, local slang, and local landmarks or events. Here is a sample of the Northeast curriculum with the adaptations for the Appalachian South in parentheses.

Case Study #2, Unit I, Lesson 10

Marianne Clark (Debbie Foust) learned at 9:15 a.m. on a blustery March (beautiful June) morning that she was a widow. Her husband Jim, 27, had been killed in a car accident on his way to work. Marianne (Debbie) and Jim had been married less than 2 years, and Marianne (Debbie) was expecting their first baby. Before marriage, she had worked as a sales clerk in Rich's (Miller's) department store.

After the first shock of grief had passed, Marianne totaled up (Debbie added up) her financial resources. There was an insurance policy for $10,000, $762 in a savings account, and $147.69 in a checking account. Because of the baby, Marianne (Debbie) could collect a small monthly sum in Social Security benefits.

Marianne (Debbie) realized that her resources (money) would not last long after the baby was born if she did not get a job. And what would she do with the baby while she worked? Jim's mother offered to take care of the baby, but Marianne (Debbie) intensely disliked (did not like) her mother-in-law. Her pastor (preacher) suggested adoption because, he said, it is not as easy for a woman with a child to marry again as it is for a childless woman (woman without kids), and most day-care centers do not accept small infants.

Level Two

Level Two adaptations generally involve developing a case that is very different from the original. In the examples given below, the Midwest adaptation team took a general concept and built a new case to illustrate it. The curriculum required a brief case that described a pressing problem that disrupted a woman's otherwise comfortable life. For the Northeast development team, adolescent drug use was the obvious choice; the Nebraska team felt that a financial crisis was more appropriate. It is important to note that although the "stories" in the cases are entirely different, they serve an identical function in the curriculum.

Northeastern Adaptation (Unit III, Lesson 3)

Pamela and Bill Logan had just bought a new home in a nice neighborhood. Their three children had begun to make friends immediately, and the whole family was glad they had moved. Their oldest daughter had found a nice boyfriend, and the younger girl was the star of the field hockey team. Then, everything fell apart.

Two months after the move Pamela was cleaning her son's closet. Behind some old boots, she found a small plastic bag full of marijuana cigarettes.

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Pam had heard that drugs were a problem in the new schools her children were attending, but she had never dreamed her kids would try drugs. All her delight in her new home evaporated. What should she do? Should she confront and punish her son? Get all three kids together and talk to them about the drug problem? Maybe she should try to talk with other mothers and then organize an effort to clean up the schools. Whatever she decided to do, it must be done soon.

Midwestern Adaptation (Unit III, Lesson #3)

Karen and Al were among those few people privileged to live a "perfect" life. At 19, Karen married Al, a boy from the neighboring ranch. They assumed control of a 500-cow unit on the ranch. They built a nice brick home overlooking the meadow and spent the first 20 years of their married life raising a family of one girl and two boys and improving the ranch operation. The family was close. Karen loved the serenity of the ranch and the challenge of living 60 miles from town.

It had been a comfortable life--materially and personally. Now that "comfort" was being threatened. With cattle prices too low to cover expenses and college costs for the two boys, Karen and Al realized that some changes had to be made.

Several alternatives seemed possible. Karen and her daughter Margaret could live in town during the week so Karen could get a job and save the expense of having Margaret drive to school. Al could order cattle and work Saturdays at the livestock auction. Or, they could sell their equipment and cattle to pay their debts, lease the ranch, and both take jobs in town.

Each plan involved radical changes in the family. Karen would like to do something herself to contribute financially to her family and help to preserve their life style.

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GAME OF LIFE

Choice and Chance

OPTIONS
Dartmouth College
Hanover, New Hampshire

Women's Educational Equity Act Program
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GAME OF LIFE

Choice and Chance

OPTIONS

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THE GAME OF LIFE: CHOICE AND CHANCE

1. Read the following paragraph to your group:

This Game is a simplified simulation of life after high school. A simulation is the creation of a real situation in a pretend setting. For example, Monopoly is a simulation of buying and selling real estate played on a board with pretend deeds, houses, hotels, and money. Can you think of any simulation games you may have played?

2. Stop here and solicit responses from your group. If they name some simulation games, ask them to identify what is being simulated and what the pretend items are. Be prepared to propose a simulation game yourself (e.g., Masterpiece, Diplomacy, Life, Risk, Payday, Easy Money).

3. Continue by reading the following paragraph:

In this Game, you will "live" through the four adult stages of your life that we discussed the other day: youth, young adulthood, mature adulthood, and older adulthood. Do you remember how we defined each stage?

4. This is quite important so that the players will be able to experience a simulated life at each stage. Try to elicit these definitions from your group. After they have done their best, read the following description of each stage:

Youth is the time when you are still very involved with the life of your parents. You probably still live at home and depend on your parents for important things. For most people, this takes place in the teenage years and often into the early twenties.

Young Adulthood is when you become independent of your family and perhaps begin to have a family of your own. You take more responsibility at this age, although sometimes you may feel a lot like a teenager. For most people, this stage goes from the early twenties through the early thirties.

Mature Adulthood usually starts in the mid-thirties and extends to the mid-fifties or even older. At this stage, if you have children, they are becoming independent and you have a good deal of time to yourself. You feel like an adult now, and are used to taking many kinds of responsibility.

Older Adulthood begins, for most people, when their children have left home or when they retire. You will probably be a grandparent at this stage. You begin to feel older at this stage, and often can't do the things that you used to do. At this stage most people look back over their lives and think about what they have -- and haven't -- accomplished.

5. Then continue reading the following paragraph:

During each stage you will experience the effects of choice *and* chance *on your life.*

You will begin the Game by making certain choices *for the start of the Youth stage of your life. These choices will be based on the choices you made when filling out the Youth part of your lifeline the other day.*

Take out your lifeline (SAS #3a) and take one of these Life History Sheets (orange) (SAS #4). Look at the Youth stage of your lifeline. If you are having trouble deciding what part of your lifeline this is, ask someone in the group to help you. Using just the Youth stage of your lifeline, answer the following questions as I read them and circle the appropriate answers on your Life History Sheet in the spaces provided under "youth: chosen identity." Wait until I have read each question in its entirety and its accompanying definitions. (Stop after each question to give students time to respond.)

a. Did you choose to go on for further education (FE) or to stop your education with a high school diploma (HS)? "Further education" includes any formal education beyond high school such as: college (2 or 4 years), vocational training, apprenticeship. Circle either (FE) or (HS).

STOP: Give students time to circle their answer.

b. Did you choose right after high school to have a job (J) or to be unemployed (U)? A "job" includes any kind of job that pays, full or part time. "Unemployed" includes having lost a job as well as having chosen not to work for pay (for example, choosing to be a full-time mother or homemaker). Circle either (J) or (U).

STOP: Give students time to circle their answer.

c. Did you choose to get married (M) or stay single (S) right after high school? "Single" includes never having been married, being divorced, or being widowed. "Married" includes both legal marriage and situations where a couple lives together on a long-term basis. Circle either (M) or (S).

STOP: Give students time to circle their answer.

d. Did you choose to have children (C) or not to have children (NC) during the Youth stage of your life? Circle either (C) or (NC).

STOP: Give students time to circle their answer.

Does everyone have four choices circled? The choices for the Youth stage that you have just written down define your identity for the start of your life in the Game. Now tell me your identity and I will tell you *the number of your identity. Write the number of that identity on your Life History Sheet in the space provided. These identity numbers are just a convenience to help me find your identity sheets easily during the Game.*

6. As each student tells you her (his) identity, you should find it on the Possible Identities List (blue) and tell her (him) the appropriate identity number.

7. Now read the following paragraph:

Now we're ready to begin the action of the Game of life. You are going to roll dice to find out how chance affects you in each stage of your life. In this Game, chance may result in any of the following:

loss of your spouse
a job promotion
loss of your job
opportunity for further education or training
serious injury or illness
windfall or inheritance of land or money
legal problems
lessening of responsibility
hard times
unplanned pregnancy
good times

As you can see, some of these chances are misfortunes. Some are fortunes. When you roll a misfortune, you will receive varying amounts of negative satisfaction points. When you roll a positive chance, you will receive varying amounts of positive satisfaction points. The number of negative or positive points you receive will depend on your identity.

Three of the chances may not affect you at all. If you are not married, a loss of spouse has no effect on you and if you don't have a job, loss of job or job promotion will have no effect on you. If this happens to you, you should roll again until you get a chance that applies to you.

The objective of the Game is to get as many "satisfaction points" as possible in your "life." You will gain or lose satisfaction points as a result of your choices and your chances.

To start Round I, Youth: *Let us start by rereading the description of the Youth stage so that we can imagine ourselves in this stage. (Read the description of Youth from page 1.) Now each person will roll the dice once, recording the number rolled in the space provided in the Youth part of your Life History Sheet. Do that now.*

8. Give them each a chance to roll the dice once and to record their roll. After each person has recorded their roll, ask them to tell you the number. Then read each of them their chance from the Youth Chance Sheet (yellow). Ask if anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

9. Then read the following paragraph:

> *During each stage of your life, you will have different experiences, depending on both your chosen identity and your chance rolls. So every time you roll a chance, tell me your identity number and tell the group your identity and your chance, and I'll read to you the details of what happened to you and the number of positive or negative satisfaction points you receive. Let's begin.*

10. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity number and locate the page that describes the result of their chance event. Read the chance for the Youth stage to the whole group aloud. Tell the student to enter the appropriate number of satisfaction points in the space on their sheets for their first roll as a Youth. Continue this procedure until all players in your group have heard the results of their chances.

11. Now read the following paragraph:

> *Look at what happened to you as a result of your first roll and see if your identity has changed. For example, if you lost your job, you are now unemployed (U). Your identity changes only if a chance changes it directly. Sometimes a chance may seem to change an identity. For example, a serious injury may force you to take time off from your job. This is not a permanent loss of job, so it is not an identity change.*
>
> *If you have had an identity change as a result of chance, circle the letters for your new identity in the space labeled "identity now" on page 1 of your Life History Sheet. Then tell your monitor your new identity, and he/she will tell you your new identity number. If there has been no change in your identity, circle the same letters as in your original identity and write in your original identity number.*

12. Give the players a chance to do this. Then read the following paragraph:

> *Remember that the Youth stage can be several years long. A lot can happen to you during this time, so you will have another chance roll. But before that happens, you have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these things, check them in the appropriate spaces on page 1 of your Life History Sheet and tell me now and I'll explain the consequences of your choice.*

13. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Youth stage. Then ask them if they still wish to make the change. If so, they should circle their new identity in the identity box at the top of the next page of their Life History Sheet.

14. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Although you may have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want. Sometimes, people or conditions stand in your way. Some couples are unable to have children or have difficulty having them. In some areas and at certain times, jobs are hard to get. Similarly, further education is not always easily available. Also, wanting to get married doesn't guarantee that you will get married. You have to be able to find someone you want to marry and who wants to marry you.*
>
> *As it happens, at your age (Youth), your chances of getting what you want in these choice areas are quite high, although not 100 percent. So, if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Youth stage to see if you can get what you want.*

15. The players who want to make one of the changes spin the wheel on the Youth dial. If the spinner lands on "Yes" for a choice, they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no" in the the appropriate space. They can not make the chosen identity change.

After players have spun, they should tell you their new identity so you can tell them their new ID number, and they should enter their identity changes, if any, in the identity box at the top of the next page of their Life History Sheets.

16. Now, read the following paragraph:

> *We are now ready for the second and last chance in the Youth stage. You are older than you were in your first role. Soon you will be a Young Adult. We will do it exactly as we did on the first roll.*

17. Directions 18 to 24 are the same as 8 to 15. As your group gets used to the procedure, you can skip reading certain directions to them, but always read consequences and chances aloud to the whole group and remind them to enter all the dice rolls, all identity changes, all points on their sheets, and to tell you whenever their ID changes, so you can give them their new ID number.

18. Give them each a chance to roll the dice once and to record their roll. After each person has recorded their roll, ask them to tell you the number. Then read each of them their chance from the Youth Chance Sheets (yellow). Ask if

anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

19. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity and locate the page that describes the result of their chance event. Read the chance for the Youth stage to the whole group. Tell the student to enter the appropriate number of satisfaction points in the space on their sheets for their second roll as a Youth. Continue this procedure until all players in your group have heard the results of their chances.

20. Now read the following paragraph:

> *If you have had an identity change as a result of chance, circle the letters for your new identity in the space provided for your second roll under Youth and tell me your new ID, so I can tell you your new ID number. If there has been no change in your identity, circle the same letters as in your current identity, and enter your current ID number.*

21. Give the players a chance to do this. Then read the following paragraph:

> *You have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these, tell me now and I'll explain the consequences of your choice.*

22. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Youth stage. Then ask them if they still wish to make the change. If so, they should check the appropriate change and circle their new identity, and tell it to you so you can give them their new ID number.

23. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Remember that although you have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want. So if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Youth stage to see if you can get what you want.*

24. The players who want to make one of the changes spin the wheel on the Youth dial. If the spinner lands on "Yes" for a choice, they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no" in the appropriate space. They cannot make the chosen identity change.

After players have spun, they should tell you their new identity so you can tell them their new ID number, and they should enter their ID changes, if any, in the ID box at the top of the next page of their Life History Sheets.

25. At the end of the second Youth roll and choices, read the following paragraph:

> *We are now ready to move on to the next life stage: Young Adulthood. Let's review the characteristics of this stage.*
>
> *Young Adulthood is when you become independent of your family and perhaps begin to have a family of your own. You take more responsibility at this age, although sometimes you may feel a lot like a teenager. For most people, this stage goes from the early twenties through the early thirties.*
>
> *Since this stage is generally longer than the Youth stage and since it is a period when many events occur, you will have three chance rolls and three opportunities to change aspects of your identity.*

26. Instructions 26 to 32 are basically the same as for the Youth stage. You can skip reading them if you and your group clearly understand the procedure.

Give them each a chance to roll the dice once and to record their roll. After each person has recorded their roll, ask them to tell you the number. Then read each of them their chance from the Young Adult Chance Sheet (yellow). Ask if anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

27. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity and locate the page that describes the result of their chance event. Be sure to read the chance for the Young Adult stage to the whole group aloud. Tell the students to enter the appropriate number of satisfaction points in the space on their sheets for their first roll as a Young Adult. Continue this procedure until all players in your group have heard the results of their chances.

28. Now read the following paragraph:

> *If you have had an identity change as a result of chance, circle the letters for your new identity in the space provided for your second roll under Young Adult, and tell me your new ID, so I can tell you your new ID number. If there has been no change in your identity, circle the same letters as in your current identity and enter your current ID number.*

29. Give players a chance to do this. Then read the following paragraph:

> *You have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these, tell me now and I'll explain the consequences of your choice.*

30. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Young Adult stage. Then ask them if they still wish to make the change. If so, they should check the appropriate boxes and tell you their new ID, so that you can tell them their new ID number.

31. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Although you have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want.*
>
> *As it happens, at your age (Young Adult), your chances of getting these choices are high, although not 100 percent. So if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Young Adult stage to see if you can get what you want.*

32. The players who want to make one of the changes spin the wheel on the Young Adult dial. If the spinner lands on "Yes," they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no." They can not make the chosen identity change.

After players have spun, they should tell you their new identity so you can tell them their new ID number, and they should enter their ID changes, if any, in the appropriate space in the box at the top of the next page of their Life History Sheets.

33. Repeat directions 26 to 32 two more times. Remind them that with each succeeding roll that they are growing older and approaching Mature Adulthood.

34. After the third Young Adulthood roll, proceed to Mature Adulthood, saying:

> *We are now ready to move on to the next stage, Mature Adulthood. Let's review the characteristics of this stage. Mature Adulthood usually starts in the mid-thirties and extends to the mid-fifties or even older. At this stage, if you have any children, they are becoming independent and you have a good deal of time to yourself. You feel like an adult now and are used to taking many kinds of responsibilities.*
>
> *Since this stage is often quite long but less eventful than Young Adulthood, you will have two chance rolls and two opportunities to choose to change the aspects of your identity. Your chances of getting the changes you want will be much lower in this stage.*

35. Instructions 35 to 41 are basically the same as for the Youth stage, so you can skip reading them if you and your group clearly understand them.

Give them each a chance to roll the dice once and to record their roll. After each person has recorded their roll, ask them to tell you the number. Then read each of them their chance from the Mature Adult Chance Sheet (yellow). Ask if anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

36. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity and locate the page that describes the result of their chance event. Read the chance for the Mature Adult stage to the whole group aloud. Tell the student to enter the appropriate number of satisfaction points in the space on their sheets for their first roll as a Mature Adult. Continue this procedure until all players in your group have heard the results of their chances.

37. Now read the following paragraph.

> *If you have had an identity change as a result of chance, circle the letters for your new identity in the space provided for your second roll under Mature Adult and tell me your new ID, so I can tell you your new ID number. If there was no change in your identity, circle the same letters as in your current identity and enter your current ID number.*

38. Give the players a chance to do this. Then read the following paragraph:

> *You have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these, tell me now, and I'll explain the consequences of your choice.*

39. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Mature Adult stage. Then ask them if they still wish to make the change. If so, they should check the appropriate boxes and tell you their new ID, so you can tell them their new ID number.

40. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Although you have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want.*
>
> *As it happens, at your age (Mature Adult), your chances of getting what you want in these choice areas are a little better than 50-50. So, if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Mature Adult stage to see if you can get what you want.*

41. The players who want to make one of the changes spin the wheel on the Mature Adult dial. If the spinner lands on "Yes," they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no." They can not make the chosen identity change.

After the players have spun, they should tell you their new identity so you can tell them their new ID number, and they should enter their ID changes, if any, in the ID box at the top of the next page of their Life History Sheets.

42. Repeat directions 35 to 41 once. Remind them that with each succeeding roll they are growing older and approaching Older Adulthood.

43. After the second Mature Adulthood roll, proceed to Older Adulthood, saying:

> *Now we are ready for the last stage of your life: Older Adulthood. Let's review the characteristics of this stage. Older Adulthood begins, for most people, when their children have left home or when they retire. You will probably be a grandparent at this stage. You begin to feel older at this stage and often can't do things that you used to be able to do. At this stage most people look back over their lives and think about what they have -- and haven't -- accomplished. Although this stage may be very long, it is much less eventful than the earlier stages. You will have only one roll in this stage and only one opportunity to change aspects of your identity. Moreover, the odds against your getting the changes you want in this stage are quite high, since such changes are quite difficult for older people to make.*

44. Directions 44 to 49 are basically the same as what you've been doing. You can skip reading them if you and your group clearly understand them.

Give them each a chance to roll the dice once and to record their rolls. After each person has recorded a roll, ask them to tell you the number. Then read each of them their chance from the Older Adult Chance Sheet (yellow). Ask if anyone rolled a chance that doesn't apply to them. If this happened, they should roll again and record their new roll without erasing the old roll. Then tell them their new chance. Do this until everyone has a chance that applies to them.

45. One at a time, have the players read you and the group their identity number, identity, and chance (not chance number). Be sure they read all three. Find the packet for their identity and locate the page that describes the result of their chance event. Read the chance for the Older Adult stage to the whole group aloud. Tell the student to enter the appropriate number of satisfaction points in the space on their sheets for their roll as an Older Adult. Continue this procedure until all players in your group have heard the result of their chances.

46. Now read the following paragraph:

> *If you have had an identity change as a result of chance, circle the letters for your new identity in the space provided for your roll under Older Adult and tell me your new ID, so I can tell you your new ID number. If there has been no change in your identity, circle the same letters as in your current identity and enter your current ID number.*

47. Give the players a chance to do this. Then read the following paragraph:

> *You have the opportunity to choose to make certain changes in your life. You may decide to get married, have a baby, get a job, go on for further education, get divorced, quit your job, or give up your children for adoption. If you wish to do any of these things, tell me and I'll explain the consequences of your choice.*

48. If any players decide to get divorced, quit their jobs, or give up their children, read them (and the group) the appropriate paragraph from the Consequences Sheet for the Older Adult stage. Then ask them if they still wish to make the change. If so, they should check the appropriate boxes and tell you their new ID so you can tell them their new ID number.

49. If any players decide to get married, have a baby, get a job, or go on for further education, read them the following paragraph:

> *Although you have decided to get married, have a baby, get a job, or go on for further education, you may not necessarily be able to. You can't always get what you want.*
>
> *As it happens, at your age (Older Adult), your chances of getting what you want in these choice areas are quite low. So, if you have decided to make one of these choices, you must spin the Choice/Chance dial for the Older Adult stage to see if you can get what you want.*

50. The players who want to make one of the changes spin the wheel on the Older Adult dial. If the spinner lands on "Yes," they should check "yes" in the appropriate space, and make the chosen identity change. If the spinner lands on "No" or on the line between "Yes" and "No," they should check "no." They can not make the chosen identity changes.

After players have spun, they should tell you their new ID so you can tell them their new ID number, and they should enter their identity changes, if any, in the ID box at the top of the next page of their Life History Sheets.

NOTE: In this stage, the chance of having a baby is much smaller than the chance of getting married or going on for further education, so they can have a baby only if the spinner lands inside the "Yes, Children Only" area. All four of the "Yes" areas apply to the other three choices.

51. Read the following paragraph:

> *Look at the identity you had when you entered the stage of an Older Adult and then look to see if what happened to you in that stage changed your identity in any way. If it did not change, simply restate your most recent identity in the space provided in the "final ID" section. If your identity did change during that stage, write in your new identity. Now total all of the points you received during the game and enter your total number of points at the bottom of your Life History Sheet.*

NOTE: If some of the members of your group have difficulty totaling positive and negative numbers, the following system may help:

1st: add together all your positive points (+) *+ points = +* ________

2nd: add together all your negative points (-) *- points = -* ________

(Check to be sure you have 8 entries of satisfaction points.)

3rd: subtract your negative points from your positive points to get your answer. If you have more positive points than negative ones, your total will be positive. If you have more negative points than positive ones, your total will be negative.

Possible Identities List

IDENTITY #		IDENTITY
1.	FE J M C	FURTHER EDUCATION - JOB - MARRIED - CHILDREN
2.	FE U M C	FURTHER EDUCATION - UNEMPLOYED - MARRIED - CHILDREN
3.	FE U S C	FURTHER EDUCATION - UNEMPLOYED - SINGLE - CHILDREN
4.	FE U S NC	FURTHER EDUCATION - UNEMPLOYED - SINGLE - NO CHILDREN
5.	FE U M NC	FURTHER EDUCATION - UNEMPLOYED - MARRIED - NO CHILDREN
6.	FE J S C	FURTHER EDUCATION - JOB - SINGLE - CHILDREN
7.	FE J S NC	FURTHER EDUCATION - JOB - SINGLE - NO CHILDREN
8.	FE J M NC	FURTHER EDUCATION - JOB - MARRIED - NO CHILDREN
9.	HS J M C	HIGH SCHOOL DIPLOMA - JOB - MARRIED - CHILDREN
10.	HS U M C	HIGH SCHOOL DIPLOMA - UNEMPLOYED - MARRIED - CHILDREN
11.	HS U S C	HIGH SCHOOL DIPLOMA - UNEMPLOYED - SINGLE - CHILDREN
12.	HS U S NC	HIGH SCHOOL DIPLOMA - UNEMPLOYED - SINGLE - NO CHILDREN
13.	HS U M NC	HIGH SCHOOL DIPLOMA - UNEMPLOYED - MARRIED - NO CHILDREN
14.	HS J S C	HIGH SCHOOL DIPLOMA - JOB - SINGLE - CHILDREN
15.	HS J S NC	HIGH SCHOOL DIPLOMA - JOB - SINGLE - NO CHILDREN
16.	HS J M NC	HIGH SCHOOL DIPLOMA - JOB - MARRIED - NO CHILDREN

Chance Sheet for Round 1: Youth

DICE ROLL	CHANCE
2	LESSENING OF RESPONSIBILITY
3	SERIOUS INJURY/ILLNESS
4	HARD TIMES
5	LOSS OF JOB
6	GOOD TIMES
7	OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING
8	UNPLANNED PREGNANCY
9	JOB PROMOTION
10	LOSS OF SPOUSE
11	LEGAL PROBLEMS
12	WINDFALL/INHERITANCE OF LAND OR MONEY

Chance Sheet for Round 2: Young Adulthood

DICE ROLL	CHANCE
2	LESSENING OF RESPONSIBILITY
3	SERIOUS INJURY/ILLNESS
4	HARD TIMES
5	GOOD TIMES
6	LOSS OF SPOUSE
7	JOB PROMOTION
8	OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING
9	UNPLANNED PREGNANCY
10	LOSS OF JOB
11	LEGAL PROBLEMS
12	WINDFALL/INHERITANCE OF LAND OR MONEY

Chance Sheet for Round 3: Mature Adulthood

DICE ROLL	CHANCE
2	UNPLANNED PREGNANCY
3	GOOD TIMES
4	LEGAL PROBLEMS
5	SERIOUS INJURY/ILLNESS
6	HARD TIMES
7	LOSS OF SPOUSE
8	JOB PROMOTION
9	WINDFALL/INHERITANCE OF LAND OR MONEY
10	LOSS OF JOB
11	LESSENING OF RESPONSIBILITY
12	OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

Chance Sheet for Round 4: Older Adulthood

DICE ROLL	CHANCE
2	UNPLANNED PREGNANCY
3	WINDFALL/INHERITANCE OF LAND OR MONEY
4	GOOD TIMES
5	SERIOUS INJURY/ILLNESS
6	LESSENING OF RESPONSIBILITY
7	LOSS OF SPOUSE
8	LOSS OF JOB
9	LEGAL PROBLEMS
10	HARD TIMES
11	JOB PROMOTION
12	OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

Giving Up Your Job

If you are unhappy with your job at this stage, or if you feel that other aspects of your life are interfering significantly with your job, you may be better off quitting your job. On the other hand, you should remember that you are giving up your income and that jobs are often scarce and hard to get, especially for someone with little experience. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Getting a Divorce

Early marriages often end in divorce. Divorce causes emotional pain and a sense of loss. You may feel like a failure and become depressed. Divorce isn't all negative, though, since it signifies a new start for you, more freedom, and the opportunity to meet new people. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Giving Up Children

If you give up your children in youth, it may be because you don't feel that you are ready to care for them. You may be giving them up because you want them to have a better life than you can give them. You will probably have to put up with people asking questions about why you gave up your kids and calling you a bad parent. You will probably always wonder how your children are, what they are doing, and whether you made the right decision. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Giving Up Your Job

This may be an excellent time to change jobs. You have job experience behind you, and many opportunities are open to people your age. If you are quitting your job to go back to school for more training or a degree, you are increasing your chances of getting a better job with more pay. If you are quitting to raise a family or to take care of problems or responsibilities, it may be a necessary choice. However, in all cases, remember that your income will end if you give up your job, and if you have no income you may get deeply into debt. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Getting a Divorce

Divorce can cause emotional problems and sometimes financial problems. If you have children, the effect of the divorce on them can be traumatic. Your income can decrease quite a bit. However, if there is no hope for your marriage, divorce can be the only answer. You are still young and can remarry if you want to later. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Giving Up Children

You may feel that you cannot give your children a good home, or there may be physical or mental problems so you can't care for them. These are good reasons to give up your children. However, the children will probably feel unwanted, and this could cause problems for them all their lives. You will always wonder about their welfare and whether you did the right thing. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Giving Up Your Job

If you are really miserable in your job, or if family responsibilities become overwhelming, maybe you should quit your job. At this stage of your life, you should have savings to fall back on while you have no income, and you certainly have plenty of work experience. You are older than most job-seekers, though, and it may not be easy to find another job that you enjoy. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Getting a Divorce

After many years of marriage, divorce can mean tremendous emotional loss. You and your spouse have probably come to depend on each other in many ways. If you get a divorce you may feel lonely. Your children, if you have any, may be very upset about the divorce and may resent both you and your spouse. On the other hand, it is not too late for this divorce to signify a new life for you. You could feel a sense of independence and freedom for the first time, and you will be able to have a broader social life than ever before. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Giving Up Children

Your children are older now and giving them up may be difficult. However, there may be family, health, or money problems that cause you to give them up. Perhaps you feel that you just can't cope with the problems of older children. A load of responsibility will be taken off your shoulders, but you may be replacing it with a load of guilt. Your children will feel unwanted and resentful and may become rebellious. Their lives may be seriously damaged. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Giving Up Your Job

If your job is your only source of income, it might be unwise to give it up now. It is often very difficult for older people to find jobs, in spite of years of experience and good work records. You may find yourself with serious financial problems if you quit your job and cannot find another. Quitting your job prior to retirement may jeopardize retirement benefits. On the other hand, if you have substantial savings and investments, you won't miss the income from your job as much. If that is the case, you may want to quit and enjoy the remaining years of your life in retirement. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Getting a Divorce

Loneliness will be the hardest thing to deal with if you get a divorce at this time of your life. You have probably been married most of your life and are not used to being alone. You will suffer a loss of income and may have to support yourself. Your children, if you have any, have left home, so you will really be alone. Your chances of remarriage are not good. Still, a divorce is not a completely negative experience. If your marriage is very unhappy, a divorce may bring you great relief and a chance to spend the rest of your life in a more constructive, relaxed atmosphere. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Giving Up Children

Since your children are grown up and out on their own, this consequence does not apply to you. Of course, if one of your children does something disgraceful you can disown him or her, but it is impossible to give up someone who is no longer dependent on you. (The positive and negative satisfaction points balance out. If you wish to make this change, circle your new identity in the box provided.)

Identity #1

FE J M C

Identity: FE J M C

ID #1

LOSS OF JOB

YOUTH

You had to drop out of school after your first child was born and go to work to help pay the hospital bills. That expense is taken care of, and you were depending on some of the money from your job to help you go back to school to get your bachelor's degree. Now you have been laid off temporarily, and some of your savings will have to go toward living expenses for your family. Fortunately, you know you will be called back to work soon and you can start saving money again.

Score: -1 Satisfaction point

YOUNG ADULT

You have been fired because you missed too many work days due to illness. However, your spouse is working, and you are sure you can get another job easily since you have both further education and work experience. In the meantime, you are enjoying the opportunity to spend more time with your children.

Score: -1 Satisfaction point

MATURE ADULT

The company you have worked for for many years changed hands several months ago. Since then, business has been poor, and you heard last week that the company might go bankrupt. Today, the president told the employees that this is true, and that everyone will have to find other jobs. You have the education and work experience to get another job, but you are anxious about starting a new job in middle life. Your spouse is working, so you can take your time finding a job you think you will like.

Score: -2 Satisfaction points

OLDER ADULT

You have been forced to retire because of the mandatory retirement policy where you work. You have savings and can draw Social Security, but retirement won't suit you at all! Now may be a good time to find part-time work in a new field. Your spouse and your grown children are behind this idea completely.

Score: -0 Satisfaction points

Identity: FE J M C

ID # 1

LOSS OF SPOUSE

YOUTH

You and your spouse have been divorced. This is an emotional loss and a loss of income for your family. Even with child support payments, raising very small children by yourself will be hard for you. You have had a good education, but you are just beginning your career and will not be making much money for several more years.

Score: -3 Satisfaction points

YOUNG ADULT

You and your spouse are legally separated. You feel sure that it will lead to divorce. You are angry and frustrated because now that your children are in school, you were planning to take some time off to look around for a better job. Now you will not be able to leave your current job and will have to stay with the job you dislike.

Score: -3 Satisfaction points

MATURE ADULT

Your spouse has died. This is both an emotional loss and a loss of income for your family. However, you have a lot going for you. You have a job and you have further education, which might help you get an even better job. Your children are very supportive.

Score: -2 Satisfaction points

OLDER ADULT

Your spouse has died after a long illness. In many ways it is a relief. Still, after so many years together, this is a great loss. However, your health is good, you are involved in activities you enjoy, and your adult children love you and often have you over for dinner and other activities. Your spouse had life insurance, and your savings are considerable, so the loss of income is not important.

Score: -1 Satisfaction point

Identity: FE J M C

ID #1

SERIOUS INJURY/ILLNESS

YOUTH

You have been in a serious car accident. Your injuries are mostly internal, and it may be a long time before you fully recover. Your boss said your job will be waiting for you. But hospital expenses, someone to care for your children while your spouse works, and the cost of replacing the car are worrying you so much that it is slowing down your recovery.

Score: -3 Satisfaction points

YOUNG ADULT

You have just been told that you have cancer. You will have to be in the hospital for surgery and treatment. Your chances for recovery are excellent, but your hospital bill will be large. Luckily you have health insurance through your job. Your spouse and children have been wonderfully supportive of you, but you worry about them.

Score: -3 Satisfaction points

MATURE ADULT

You fainted at work and were rushed to the hospital emergency room. Your doctor diagnosed a case of diabetes. You have insurance for the hospital bills, and your teenage children have been wonderful about taking on extra home responsibilities. You will have to take insulin and be on a strict diet, but if you take good care of yourself you should be able to lead a normal life.

Score: -3 Satisfaction points

OLDER ADULT

You have had a serious heart attack and have been hospitalized for several weeks. Soon you may be able to go back to work part time. Your spouse and adult children are urging you to retire and take things easy. They are afraid you will overdo things, have another heart attack, and not be able to watch your grandchildren grow up. You feel retirement will be boring.

Score: -4 Satisfaction points

Identity: FE J M C

ID #1

UNPLANNED PREGNANCY

YOUTH

You and your spouse wanted another child someday, but not right now. Your first child isn't even 2 years old yet. There goes the second car and the washer and dryer you hoped to buy this year.

Score: -3 Satisfaction points

YOUNG ADULT

Another baby? Now? You haven't planned for this! Your family seems complete, and you are so interested in your job. You don't feel that you want to give it up to stay at home with a baby. Still, you do love children.

Score: -2 Satisfaction points

MATURE ADULT

Your children are in their teens and the last thing you expected was another baby. You can afford it, but you worry about all the things that can go wrong. It will seem like having a second family and you aren't sure you have the energy to cope with a newborn. On the other hand, this baby may bring great joy to you and your spouse. Your children think having a baby around the house will be a lot of fun.

Score: -3 Satisfaction points

OLDER ADULT

You just found out a baby is on the way. You are stunned. You thought the possibility of pregnancy was past. You feel that you and your spouse are too old to have a baby. What will your friends say? And your family? You have grandchildren! And having a baby at this stage of your life could be very dangerous for both mother and child.

Score: -5 Satisfaction points

Identity: FE J M C ID #1

HARD TIMES

YOUTH

Your spouse has been laid off from work and the children have been having chicken pox. Since the kids are so small, their illness has made them unusually fussy and your home life has been very uncomfortable. Besides, your spouse is worried about finding a job and has become irritable too. At least you are bringing in a good salary from a job that you enjoy and that gets you out of the house.

Score: -2 Satisfaction points

YOUNG ADULT

Your sister is very sick. Her husband has asked you to care for their two small children so that he can spend all his time with her. Of course you agree, even though you may have to take time off from your job. You are worried about your sister, and the children are a handful because they are upset.

Score: -1 Satisfaction point

MATURE ADULT

Your oldest son is doing poorly in school. You have tried to find out what is wrong, but all he will say is that school is a drag. Yesterday you had a conference with the high school principal, and he told you that your son is in danger of failing all his courses if he doesn't shape up soon.

Score: -1 Satisfaction point

OLDER ADULT

Recently, property taxes have risen dramatically in your community. You and your spouse have decided that you cannot pay the taxes on your home and must sell it. You are sad. All your children were raised in this house and it holds many happy memories. You wonder if you will be comfortable or happy in an apartment or mobile home, and both you and your spouse will miss having your own garden.

Score: -2 Satisfaction points

Identity: FE J M C

ID #1

JOB PROMOTION

YOUTH

You have been offered a big promotion at work. Of course, you feel honored. But the promotion means you have to travel and be away from home several days at a time. Your spouse offers to take on more responsibility while you are gone and is happy that you will have the opportunity to travel. You know you can work things out happily at home and take the promotion.

Score: +2 Satisfaction points

YOUNG ADULT

Finally, you got the promotion you deserved. Congratulations! You have worked very hard, and now you not only have more status on the job, but a raise in pay as well.

Score: +2 Satisfaction points

MATURE ADULT

You have been offered a promotion on the condition that you relocate a thousand miles away from where you now live. This will be difficult for you, as your spouse also has a job and your teenagers have their schools and friends in your present community. However, everyone is willing to make the move since they know how much the promotion means to you.

Score: +2 Satisfaction points

OLDER ADULT

This is your final promotion before retirement. You have worked all your life for this point. You will be in charge of training others to do work you have always loved, and you feel that when it is time to retire a few years from now, your life's work will be complete.

Score: +1 Satisfaction point

Identity: FE J M C

ID #1

LEGAL PROBLEMS

YOUTH

While visiting friends, your baby daughter knocked over a vase and broke it. You apologized, of course, and offered to replace it. Your friend told you it was a family heirloom, over 100 years old, and therefore irreplaceable. They were very upset. Now they are trying to collect $500 in damages from you in small claims court.

Score: -2 Satisfaction points

YOUNG ADULT

When you and your spouse bought your house a couple of years ago, you had a careful title search done, and the title was found to be clear. Now, however, a marble company is claiming title to an acre of your land for quarrying purposes -- the acre your house is on. It may take a long time and a court battle to clear up the matter, and until it is cleared up, you have to worry about losing your home.

Score: -2 Satisfaction points

MATURE ADULT

Your 16-year-old daughter smashed up the family car a week after getting her driver's license. She was arrested for driving while intoxicated, driving to endanger, and failure to stop for a police officer. She may have to pay a large fine or spend some time in jail. You and your spouse retain a lawyer to try to keep her out of jail so she won't have that on her record.

Score: -1 Satisfaction point

OLDER ADULT

You and your spouse are being sued because your dog bit a neighbor. Insurance will cover most of the cost, but your insurance premiums will go up, and you must destroy the dog, which you are both much attached to.

Score: -1 Satisfaction point

Identity: FE J M C ID #1

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

An uncle from California has been visiting you. He is concerned that you are still in the same position at work that you started in a couple of years ago. He offers to pay for you to go back to college. He feels that with a B.A., you should be able to get the job you want.

Score: +4 Satisfaction points

YOUNG ADULT

Your employer has offered to help pay for you to go back to school part time to get your master's degree. You will also work part time. This may lead to a promotion and higher pay. Although studying will take time away from your home-life, your family will benefit in the long run. It sounds like an ideal offer and you accept.

Score: +4 Satisfaction points

MATURE ADULT

A new company in town is offering an on-the-job training program in a technical field you are interested in. You know you have gone as far in your present company as you can. You apply to the new company for employment and training and are hired.

Score: +1 Satisfaction point

OLDER ADULT

It has been a long time since you had a raise in salary. You are beginning to feel forgotten by management, and are afraid of being asked to retire. Suddenly, one day you are called into the boss's office. She tells you that, if you are willing, she would like to send you to a special school for a few weeks. While you are there, she says, you will be learning how to handle the responsibilities of an assistant vice-president!

Score: +3 Satisfaction points

Identity: FE J M C

ID #1

GOOD TIMES

YOUTH

When you were in college you never thought children were very interesting. Now that your own baby is a toddler learning to walk and talk, you realize that children are people, too. A definite personality is emerging which you find enchanting. Watching your child grow is one of your chief delights.

Score: +3 Satisfaction points

YOUNG ADULT

You and your spouse and children have just returned from a camping trip to Yellowstone National Forest. The whole family was thrilled by Old Faithful, amused by the funny antics of the bears, and jolted around on horseback up steep trails to view the scenic wonders. Almost every moment of the trip was recorded on film so that you and your family can relive the fun for many years to come.

Score: +3 Satisfaction points

MATURE ADULT

Your oldest daughter has just married. She seems very young, but has always been sensible and mature for her age. She has married a fine young man with a good job, and you are sure she was not hasty in her decision. You feel good about this marriage, in spite of your daughter's youth.

Score: +3 Satisfaction points

OLDER ADULT

Your grandson has just sent you a photocopy of his report card for the year, filled with A's. It is a perfect report, and with it was a letter saying that he was honored in front of the whole school at an assembly. You feel very proud.

Score: +3 Satisfaction points

Identity: FE J M C ID #1

WINDFALL/INHERITANCE

YOUTH

You and your spouse haven't been anywhere together since the baby came. You are both interested in sports so it seems providential when your boss offers you season tickets for all home games of the local professional football team. He appreciates your positive attitude at work. Now you and your spouse can have a great time together. You'll ask your mother to watch the baby while you're at the game.

Score: +2 Satisfaction points

YOUNG ADULT

You let yourself be talked into going to a Bingo game with a friend. To your surprise, you enjoy the keen competition among the players for the big "pot," which has been building up for several weeks to $500. You are one number away from winning, and suddenly the number is called. You hear yourself yelling "Bingo!" Later, after the excitement dies down, you think to yourself that $500 will buy your kids school clothes for the year.

Score: +3 Satisfaction points

MATURE ADULT

Your great-aunt Hattie has died and left you $5000 in her will. It couldn't have happened at a better time. Now you and your spouse can take a well-deserved vacation, and the remainder of the money can be put toward your daughter's college tuition.

Score: +3 Satisfaction points

OLDER ADULT

Congratulations! You and your spouse have been married 50 years. Your children and grandchildren gave you a beautiful party, and in addition, you received $250 in cash gifts.

Score: +2 Satisfaction points

Identity: FE J M C ID #1

LESSENING OF RESPONSIBILITY

YOUTH

Your job is less hectic during the summer, so you are able to take an afternoon off, or a long weekend once in awhile. It's wonderful to have extra time to spend with your preschool children.

Score: +3 Satisfaction points

YOUNG ADULT

With your youngest child finally in school, the money you used to spend on a babysitter can be used to pay bills. When your debts are paid, you'll be able to enjoy a few luxuries.

Score: +3 Satisfaction points

MATURE ADULT

Your children are all old enough to take care of themselves so you can have more time for yourself. You have a dozen projects in mind and a stack of books piled up to read. For the first time since your children were born, your leisure time will be your own.

Score: +3 Satisfaction points

OLDER ADULT

You and your spouse have both retired. Your children are married and/or working, and there is nothing you *have* to do. You can travel, garden, pursue hobbies, even go back to school if you want to. You plan to enjoy what may be the best years of your life!

Score: +4 Satisfaction points

Identity #2

FE U M C

Identity: FE U M C

ID #2

LOSS OF SPOUSE

YOUTH

Your spouse has been killed in an accident at work. This is both an emotional and financial loss to your family. You have no job and no job experience, and plus are left with small children to raise. You do have a good education, and your spouse's insurance will support you until you find work. But things are going to be very hard for awhile.

Score: -4 Satisfaction points

YOUNG ADULT

Your spouse has divorced you. This is both an emotional and financial loss. You have no job, no job experience, and kids to support and take care of. You do have further education, and there are openings for people with your educational background, if you can figure out how to be both a good parent and a good provider. It's going to be tough.

Score: -4 Satisfaction points

MATURE ADULT

After twenty years of marriage, your spouse has asked you for a divorce. You are stunned, as are your children. You had no idea anything was wrong. Raising kids this age is hard enough without the anger they have been expressing about the divorce. Also, you must look for a job this late in your life. Your further education may be helpful, but it will probably be necessary for you to take some courses to catch up on what's been happening since you graduated twenty years ago. You feel like your world has caved in, and you're not sure you have the strength to dig yourself out.

Score: -5 Satisfaction points

OLDER ADULT

Your spouse recently died after a third heart attack. Although not unexpected, the emotional loss is great. Fortunately, there is an insurance policy, some savings, and Social Security, so you are financially secure. Also, your married children are a real comfort to you, having you stay with them often. They are encouraging you to look into some type of work or to get involved in community activities to keep your mind off your loss and perhaps even supplement your income. This is a good idea since there are many possibilities for an older person who wants to be involved.

Score: -2 Satisfaction points

Identity: FE U M C ID #2

SERIOUS INJURY/ILLNESS

YOUTH

What you thought was just a bad cold turned into pneumonia. Fortunately, you didn't have to be hospitalized. But you had to have a nurse at home and a housekeeper to look after your 2-year-old son. Their salaries, plus several visits to the doctor and the cost of medication, have taken quite a chunk out of your savings.

Score: -2 Satisfaction points

YOUNG ADULT

You believe that physical fitness is very important, so you try to exercise every day. One of the best forms of exercise is bike riding and you love it. But, riding down a hill at dusk one evening, your front wheel hit a stone you didn't see. You were thrown off and sprained your back. You have to wear a brace and are in pain. Also, it is very inconvenient for your spouse and children to have to manage the housework around their busy work and school schedules.

Score: -2 Satisfaction points

MATURE ADULT

You have had many agonizing gall bladder attacks. Your doctor says the gall bladder must come out. You have hospitalization insurance, and your teenager will be able to keep house for the family while you recover from the operation. You will be fine in a few weeks and able to enjoy life again.

Score: -2 Satisfaction points

OLDER ADULT

You fell down on an icy sidewalk and broke your hip very badly. You need to be in traction in a hospital and may never walk perfectly again. Your spouse is working and you have medical insurance, but you must hire a housekeeper until you are back on your feet. This means a loss of income, in addition to the pain and inconvenience.

Score: -3 Satisfaction points

Identity: FE U M C ID #2

UNPLANNED PREGNANCY

YOUTH

Somehow, you just don't feel ready for another baby. Your first child is barely 18 months old. You and your spouse have already taken most of your baby things and the maternity clothes to your cousin's house for her to use for her first baby. Oh, well, maybe by the time this baby is born you will be ready to welcome it. Hopefully, the first one will be out of diapers by that time and a little more independent.

Score: -2 Satisfaction points

YOUNG ADULT

You can't really afford this baby, and besides, you were looking for a job. Now you will have to stay at home for another few years. Your mate has a good job, though, and is due for a raise, so maybe you will squeak by somehow. Besides you do love having children around.

Score: -1 Satisfaction point

MATURE ADULT

A baby? Well, it certainly is unexpected, but maybe it will be fun. You and your spouse were just talking about how wonderful it was when your children were tiny. Lots of couples have "late-in-life" babies. Good prenatal care and regular checkups should ensure that both mother and baby will be fine. Once he or she is born, your teenagers will love to help take care of the new baby.

Score: -2 Satisfaction points

OLDER ADULT

You've never even heard of someone your age having a baby. So how can you and your spouse be having one? But you are, and it can be very dangerous for a woman your age. You and your spouse must have a long talk to make sure that both mother and baby are kept safe during this pregnancy.

Score: -5 Satisfaction points

Identity: FE U M C ID #2

HARD TIMES

YOUTH

Your baby just got over measles when your spouse came down with it. Somehow, he/she never had it in childhood. Unfortunately, your spouse has used all his/her accumulated sick leave at work and that means that there will be a loss of income. Also, the baby is still fussy, and your spouse has been very sick. You feel as though you haven't slept in weeks, and your two demanding patients are driving you crazy.

Score: -4 Satisfaction points

YOUNG ADULT

Your younger brother has come to stay with you over his summer vacation. He is a heavy drinker. This worries you, not only because of his health but because of your concern for the safety of your family. He gets violent when drunk. Fortunately, since you aren't working, you can keep an eye on your children when they are with him.

Score: -3 Satisfaction points

MATURE ADULT

Your comfortable world has suddenly turned upside down. Your spouse has decided to change careers in mid-life, and is currently job hunting. There is no money coming in. Your 17-year-old daughter has formed her own rock band and brought home a failing report card because she doesn't study anymore. Since the future seems so uncertain, you feel as though you are at your wit's end.

Score: -3 Satisfaction points

OLDER ADULT

Your 90-year-old mother has just died. She had been in a nursing home for several years. You are feeling not only grief but guilt at not having visited her more often. You think you could have done more to make her last years happier. A long illness of your own has left you in poor health and with large medical bills to pay. You must somehow manage to pay your mother's funeral costs, too. Your spouse has told you not to worry, as have your children, but you can't help it.

Score: -4 Satisfaction points

Identity: FE U M C

ID #2

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

You have been working two afternoons a week as a hospital volunteer. The hospital is starting a training program for nurses' aides and LPN's, and the program is free to all volunteers who want to join. When your children start school you may want a paying job, so you take the opportunity to join the training program.

Score: +4 Satisfaction points

YOUNG ADULT

You have the opportunity to go back to college and finish your degree. You have the money and the interest, so you take the opportunity, even though it will take time away from your family responsibilities.

Score: +4 Satisfaction points

MATURE ADULT

Your father-in-law has died, and your mate has inherited a small family business. The business will pay for you to take accounting courses if you will help with the financial end of the business. Your kids are nearly grown, and you have been getting bored without a job. You decide that it is a good offer and agree to take the courses.

Score: +3 Satisfaction points

OLDER ADULT

You look at retirement as an opportunity to do things you've never had time to do before. One of these is learning more about subjects that have always interested you. Now that you have the chance, you are going back to school to take up such courses as archeology, religion, and art appreciation. It's going to be fun!

Score: +1 Satisfaction point

Identity: FE U M C   ID #2

LEGAL PROGRAMS

YOUTH

You foolishly neglected to read the fine print on the contract when you bought your used car. When the transmission fell out a month later, you took the car back to the dealer for servicing. He refused to service it, saying your 30-day warranty had run out. Because you paid less than $500 for the car, you took the matter to the small claims court. The car dealer won the case because the fine print stated that the warranty expired after 30 days. This incident was both very embarrassing and costly to you, because you, as the loser, had to pay all the court costs as well as car repairs.

Score: -3 Satisfaction points

YOUNG ADULT

You and your mate neglected to have a title search done when you bought your home. Now someone is claiming that you don't own a portion of your land. You will have to pay lawyers' fees, possibly go to court, and risk losing part of your land.

Score: -3 Satisfaction points

MATURE ADULT

Your spouse's father recently died. He left your children several thousand dollars to use for their education. Now your spouse's sister is contesting the will. Her only child inherited nothing, but they are in a higher tax bracket and have no need of the money. The lawsuit will cost money and cause a lot of ill feeling within the family, adding to the grief over the grandfather's death.

Score: -2 Satisfaction points

OLDER ADULT

You and your spouse are in trouble with the IRS. They are demanding a complete audit for the last 5 years. You've been careful in reporting your taxes, but you know that you might have made a mistake in the past.

Score: -2 Satisfaction points

Identity: FE U M C ID #2

GOOD TIMES

YOUTH

Your spouse has been working overtime and on weekends to pay the hospital bills for the birth of your first child. The two of you also wanted to save some money to buy more medical insurance coverage for your new family. Now both goals have been accomplished, and your spouse will no longer have to work such long hours. You are glad, because you have missed the companionship, and now the two of you can enjoy your baby together.

Score: +3 Satisfaction points

YOUNG ADULT

You and your spouse have just converted your basement into a playroom for your family. You've installed a secondhand TV, and hope to put in a pool table soon. The kids can keep their toys down there, which will eliminate a lot of clutter in the living room. They can also watch TV in the playroom, freeing you and your spouse to watch adult shows upstairs or turn off the TV entirely. The whole family is glad you built the playroom.

Score: +3 Satisfaction points

MATURE ADULT

You have done a good job raising your kids. You have a close family whose members enjoy one another. Now that your children are teens, they have active social lives, but you have noticed that they still bring their friends home more often than they go out. They like their home and their parents, and this makes you feel very happy.

Score: +3 Satisfaction points

OLDER ADULT

Your daughter just gave birth to identical twin boys. These are not your first grandchildren, but they are the first twins ever born in your family. It's going to be fun to babysit for this pair and learn to tell one from the other.

Score: +3 Satisfaction points

Identity: FE U M C

ID #2

WINDFALL/INHERITANCE

YOUTH

Your parents just gave you and your mate $150 for your recent wedding anniversary. You can make the last payments on your washer and dryer and still have a big night out on the town!

Score: +3 Satisfaction points

YOUNG ADULT

Your tax rebate is $500 more than you thought it would be because of an error you made in computing your tax. Now you can afford to buy a secondhand car. Not having to share a car with your spouse will allow both of you greater freedom, and allow your children to take part in more after-school activities.

Score: +4 Satisfaction points

MATURE ADULT

Your parents' estate has finally been settled. Your share of the inheritance is your parents' home and 10 acres of land. You and your spouse don't need a second home, and real estate prices have risen dramatically in the last few years. You decide to sell all of the property for a total of $75,000. Since both your children are in high school, college costs will come up soon. The $75,000 assures you that your children will have good educations.

Score: +4 Satisfaction points

OLDER ADULT

You have been saving money out of the household budget to get your spouse something extra special for your 40th wedding anniversary. You finally decide what you want to get, but it is more expensive than you feel you should spend. Your married son calls to say he has just received a $1000 bonus and wants to give you $100 to help you buy the present.

Score: +3 Satisfaction points

Identity: FE U M C ID #2

LESSENING OF RESPONSIBILITY

YOUTH

Your spouse has received a $500 bonus at work. This will allow you to pay for your 3-year-old to attend a day care center two afternoons a week for several months. Because you've been responsible for child care you will now have some free time to pursue other interests, and your child will benefit from having other kids to play with.

Score: +4 Satisfaction points

YOUNG ADULT

Your children are all in grade school now. Six quiet hours stretch ahead of you every day. Enjoy them!

Score: +4 Satisfaction points

MATURE ADULT

It's summer time and you and your spouse are able to go to Europe for a six-week vacation--alone!

Score: +4 Satisfaction points

OLDER ADULT

Your last child was married yesterday. It was a beautiful wedding, and you are very happy for her. You are happy for yourself, too. Now there will be just you and your spouse at home, and the two of you can spend some time getting to know each other again.

Score: +5 Satisfaction points

Identity #3

FE U S C

Identity: FE U S C

ID #3

SERIOUS INJURY/ILLNESS

YOUTH

You have been very sick with a kidney infection. Thank heaven your mother was able to take care of your child, so you have no child care expenses. But, she is tired of that task, and your medical bills are very large. Your insurance covers less than one-third of them. You're still very weak, and it looks like it will be quite awhile before you will really feel well again.

Score: -4 Satisfaction points

YOUNG ADULT

You have contracted a serious case of pneumonia. There is no money coming in, and your savings are being depleted for household, family, and medical expenses. The one positive factor in the situation is that you have a good education behind you and after you're well, you can look for a job. For now, however, things look bleak.

Score: -4 Satisfaction points

MATURE ADULT

A fall down the basement steps has resulted in two fractured vertebrae. You have to wear a special brace and are in constant pain. There's no money coming in and quite a lot of your savings going out. You can't work for a long time. Your teenage son has offered to quit school for awhile and get a job to help out, but you don't want him to. You have useful skills, and may be able to get some nonphysical work such as editing or proofreading, which you can do at home.

Score: -4 Satisfaction points

OLDER ADULT

Your arthritis has really crippled you. You can no longer even do your own housework. For months, your son and his wife have begged you to live with them, but you were afraid of being "in the way." Now you have no choice. You must live with your son or enter a nursing home, which you cannot afford.

Score: -5 Satisfaction points

Identity: FE U S C ID #3

UNPLANNED PREGNANCY

YOUTH

There's another baby on the way and you're scared to death. What are you going to tell your parents? They're bound to find out soon. You don't have a job and you can't afford a baby on the welfare payments you get for your first child. There's no use depending on the other parent to help, either. Maybe you can get a job until the baby is ready to be born. You have further education on your side there.

Score: -4 Satisfaction points

YOUNG ADULT

You don't really want another baby. You can't afford it, and the responsibility will be all yours. But since the baby is going to come, you decide to stay on welfare for awhile, and use your further education to get a job.

Score: -3 Satisfaction points

MATURE ADULT

You never planned on this when you began dating again after your divorce. How are you going to explain a baby to your young teenagers? And the expense! All you have for income right now is your child support payments from your ex-spouse, and a small monthly check from some stocks you invested in.

Score: -4 Satisfaction points

OLDER ADULT

A baby is on the way and it is going to be your sole responsibility. You are almost out of your mind with worry. Your kids may take the news in stride, but what about your grandchildren? They are old enough to ask questions. How will you support a child? Your savings and investments are enough for you but not to support a baby too. And what about a child growing up with a parent old enough to be a grandparent?

Score: -5 Satisfaction points

214

Identity: FE U S C

ID #3

HARD TIMES

YOUTH

Your ex-spouse has fallen behind in child support payments, and you have been forced to ask for welfare assistance. You have just found out that your 2-year-old needs an operation to correct an umbilical hernia. You have been looking for a job, but have had no success, although you have good educational qualifications. Everything seems to have happened at once, and you feel that you can't cope with all these problems alone much longer.

Score: -5 Satisfaction points

YOUNG ADULT

Your youngest child is having trouble adjusting to school. She gets sick in the morning before school, and often you are called to come pick her up because she is hysterical. Welfare is pressuring you to seek employment, but your daughter's problem is so severe that you feel she needs to have you available full time.

Score: -4 Satisfaction points

MATURE ADULT

Your widowed father has become ill and you have moved in to care for him. This, added to your family responsibilities and lack of income, creates real problems. You have no time to yourself and little hope of getting out of the situation. You can't job-hunt while your father needs you, and your teenagers resent the restrictions placed on them by his illness.

Score: -4 Satisfaction points

OLDER ADULT

You have been living on the income from some stocks that up until now have been doing very well. However, because of a recession, your stocks have recently declined in value. Your income has decreased by one-third. This means that you will have to move to a much cheaper apartment in a less attractive neighborhood. The idea of packing up 20 years of your life and moving is overwhelming to you.

Score: -4 Satisfaction points

Identity: FE U S C

ID #3

LEGAL PROBLEMS

YOUTH

Federal law states that the father of a child must pay child support while the mother receives welfare. You are in the midst of a court case to determine paternity of the child. It is quite a battle and very embarrassing.

Score: -5 Satisfaction points

YOUNG ADULT

A friend has asked you to testify for her at her child custody hearing. All you have to say is that as far as you know, she is of good moral character and takes good care of her kids. However, you don't want to get involved in her personal affairs, and besides, you have a job interview that day. So you refuse to testify, and are issued a summons to appear in court as a witness for your friend. This may cause you to lose your chance for the job you want and desperately need to support your own children.

Score: -5 Satisfaction points

MATURE ADULT

You have been refused the right to see your son's school records. This is clearly illegal, and you have had to retain a lawyer to get a court order to force the school to release your son's records. Your son wants to join the navy when he graduates in a few months, and you need to examine his school records for some information needed on his application forms. The lawyer will be costly, and the whole issue is jeopardizing your son's future.

Score: -4 Satisfaction points

OLDER ADULT

Your neighbor's dog has ruined a very beautiful and costly shrub in your yard. You have asked the people to restrain the dog and pay for replacing the bush, but they have refused. Now the dog has been in your yard again digging up a bed of flowers. Reluctantly, you decide to call the police to try to get the dog restrained through legal means. It won't be a very expensive process, but it will cause a lot of trouble between you and your neighbors.

Score: -4 Satisfaction points

Identity: FE U S C ID #3

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

Your parents have offered to send you back to the college you left when you became a parent. You feel that a college degree will help you get a well-paying job to support you and your child. You are a little nervous since you have never left your child since she was born, and you are afraid she will be upset if you leave her every day with a stranger. You plan to have her meet the babysitter in advance, and prepare her well for your absence.

Score: +5 Satisfaction points

YOUNG ADULT

You've been offered an opportunity to train as a computer programmer with pay while you learn. If you take this opportunity, you will be able to get a good job. You accept.

Score: +5 Satisfaction points

MATURE ADULT

A few months ago, a friend of yours started a business making and selling ceramics from her home. Now she has her own workshop and showroom in town. She is offering to teach others how to make ceramics, and has hinted that she really needs a helper. It sounds like fun, so you decide to join the small class she is holding in the evenings.

Score: +4 Satisfaction points

OLDER ADULT

A community college near you is offering a short course on "Medical Care for the Aged." Well, you're not that old yet, but you are concerned about the rising cost of medical care and prescription drugs. You must take two prescription medicines every day, and the cost takes a big bite out of your monthly income. You would like to learn anything you can about keeping the cost down while receiving good medical care. You decide to take this course.

Score: +1 Satisfaction point

Identity: FE U S C ID #3

GOOD TIMES

YOUTH

Everything is going too well to believe! Your babies are healthy -- not even a cold this month -- and your social life is running smoothly. You have been taking some vocational training and soon the course will be over. You have been job hunting, and have several very good leads to follow up when your training is completed.

Score: +3 Satisfaction points

YOUNG ADULT

Your daughter has just entered school and loves it. Every day she comes home enthusiastic about the other children and the things she is learning. You are so pleased that she enjoys it so much.

Score: +3 Satisfaction points

MATURE ADULT

Your kids are doing well at school, and your oldest has been accepted at a very good college. You recently met an attractive person of the opposite sex who has been very attentive to you, and the two of you have been having a good time together. It really looks as if your life will be running smoothly for awhile.

Score: +3 Satisfaction points

OLDER ADULT

You can hardly believe it, but it's true. You're in Hawaii, having the vacation of your lifetime. The trip was a birthday present from your grown children. You have met some people your own age who are very congenial, and you are having a wonderful time just lying on the beach and taking short trips around the island.

Score: +3 Satisfaction points

WINDFALL/INHERITANCE

YOUTH

About a year ago, you loaned a friend $100. You never really expected to be repaid. Yesterday, a check arrived in the mail for the $100 plus interest, and a nice appreciative note. You can use it to buy your baby new clothes and toys.

Score: +4 Satisfaction points

YOUNG ADULT

You have been playing the State Lottery ever since it started, and have never won anything. But last week you heard the results of the drawing and found that you had won $5,000! You rushed to collect it, and then went and paid off your car loan, and all the bills that have been accumulating.

Score: +5 Satisfaction points

MATURE ADULT

A distant cousin has left you his house. It is in a state of disrepair, and much too large for you to want to live there. But you can sell the house and/or land for a large sum. Since you are unemployed right now and your kids are all in college, your savings are going fast. This windfall is especially welcome.

Score: +5 Satisfaction points

OLDER ADULT

You just received a check for $367.19 from Social Security. A letter with it explained that you have been underpaid in your regular checks and that this check for $367.19 is to make up for the underpayments. Since you didn't know that you had been underpaid, this check is quite a bonus!

Score: +4 Satisfaction points

Identity: FE U S C ID #3

LESSENING OF RESPONSIBILITY

YOUTH

Your brother, who has been living with you for the last 6 months, has finally found an apartment of his own. Although you were glad to help him out and give him a place to stay, you are pleased that he is on his own as it means you don't have to worry about him any more and can return to your normal life style.

Score: +5 Satisfaction points

YOUNG ADULT

Your children are all in school and you are now free to job-hunt, relax, or make craft items to sell.

Score: +5 Satisfaction points

MATURE ADULT

Your 16-year-old son has gotten his driver's license. Now he can take over many of the chauffeuring jobs that used to always fall to you.

Score: +5 Satisfaction points

OLDER ADULT

Your children have decided that you need a maid because of your increasingly bad arthritis. They have each agreed to pay part of her salary every week, so you won't have to pay any of the expense out of your Social Security money. You will be free to spend long hours reading or painting at your ease.

Score: +5 Satisfaction points

Identity #4

FE U S NC

SERIOUS INJURY/ILLNESS

YOUTH

You broke your leg while skiing. It was a clean break and will heal quickly. But it is holding you back from getting a job, and you are bored with the inactivity. Fortunately, you can recuperate at your parents' home. When your leg is healed, you should have no trouble getting a job owing to your further education.

Score: -2 Satisfaction points

YOUNG ADULT

You caught mononucleosis and are ill for six weeks. Your small savings are being used up fast, even though you have no family to support. However, when you begin to feel better, you should be able to get a job without much trouble. You have had a very good education.

Score: -2 Satisfaction points

MATURE ADULT

You have had a tumor removed from your voice box. Fortunately, the tumor was benign, and aside from some hoarseness when you talk, you're feeling fine. Your savings are almost gone, so it's time to go job hunting.

Score: -2 Satisfaction points

OLDER ADULT

A fall resulted in a broken hip. While lying in traction, you contracted a mild case of pneumonia. You weren't very sick, but it resulted in extra medical expenses for antibiotics. Thank goodness you were able to sign up for Medicare last year. You will only have to pay a small portion of your hospital expenses out of your savings.

Score: -3 Satisfaction points

Identity: FE U S NC

ID #4

UNPLANNED PREGNANCY

YOUTH

This is a heavy situation. You have no job and no mate, yet there is a baby on the way. The baby will be here soon, and you are beginning to feel desperate. You have a good education, but you probably won't be able to get a job before the baby comes.

Score: -5 Satisfaction points

YOUNG ADULT

You have no job, no spouse, and a baby on the way. The child's other parent wants to marry you, but you're not sure a baby is the right reason for marriage. You have medical insurance and savings to help out with expenses, and you will try to find a job, in spite of the fact that you have never had good luck in finding jobs.

Score: -4 Satisfaction points

MATURE ADULT

After all these years, you are going to be a parent. This is a serious problem for you. The baby's other parent is already married, although separated, and will not be free to marry you before the baby is born. Neither of you has much money. And the doctor has said that this will be a difficult pregnancy, and there may be some risk to the baby and to you.

Score: -5 Satisfaction points

OLDER ADULT

You are astonished. A baby at your age? Aside from the fact of your age, the only babies you have handled or played with were your nieces and nephews many years ago. Your age is really going to be a problem. A baby causes a lot of work, and after learning to walk gets into a lot of trouble. Where will you find the energy to take care of a baby? Your income is limited, so how can you afford the child? You give serious thought to adoption.

Score: -5 Satisfaction points

Identity: FE U S NC ID #4

HARD TIMES

YOUTH

You have completed your education and are on your own. You have $10,000 in education loans to repay and no job. You have no permanent place to live, and no car to use for job-hunting. You have had to ask your parents for money, and you feel humiliated to think that you are not yet earning your own living. Soon, however, your education should be working for you to help you land a job.

Score: -4 Satisfaction points

YOUNG ADULT

You are unemployed and have been for some time. You got an eviction notice from your landlord, and every day one or more of your creditors calls you on the phone to ask for money. You have enough money for groceries and bus fare for one week. Fortunately, you have a job interview in a couple of days and you feel pretty sure you'll get the job.

Score: -3 Satisfaction points

MATURE ADULT

Your elderly mother has been taken ill, and to save her the expense of a private nurse, you have moved into her home to care for her. You presently have no job to get in your way. Your mother is out of her head sometimes, and cries, shouts, and makes terrible accusations of cruelty. You know she can't help it but you feel unhappy.

Score: -3 Satisfaction points

OLDER ADULT

The friend you have shared a home with for 25 years has died suddenly. This emotional loss is bad enough, but you also have no job and need money to make up for the loss of your friend's financial contribution to the household. Whenever you have applied for a job lately, you have been told you are too old. You have begun to despair of ever finding work again.

Score: -5 Satisfaction points

Identity: FE U S NC ID #4

LEGAL PROBLEMS

YOUTH

Without meaning to, you issued a bad check to a department store. You were willing to make good the loss to the store, but the manager, furious over having had many bad checks recently, decides to make you an example and presses charges against you. You must go to court. You can't afford a lawyer because you have no job, so you must go to Legal Aid or ask the court to appoint a lawyer. If you must pay a fine, it will probably take most of your small savings.

Score: -4 Satisfaction points

YOUNG ADULT

You had a slight accident with your car, and you don't have insurance to cover the damage to the other person's car. He is suing you for payment in small claims court. Because you are unemployed, you cannot pay.

Score: -4 Satisfaction points

MATURE ADULT

You are involved in a dispute with your next-door neighbor over who owns a narrow strip of land. He insists the land is his, you say it is yours, and point out that your water pipes are buried there. He says he will take the matter to court, and if he wins the case, your water pipes must be dug up. It is unfortunate that this matter comes up now while you have no income. You only hope the dispute will be settled before it gets into court.

Score: -3 Satisfaction points

OLDER ADULT

When you got your last unemployment check, you made a payment on your car. The finance company is trying to repossess the car because they say you never made that payment. You can't find your record book and have no proof that you made the payment. You will have to pay a lawyer to get permission from a judge to search the finance company's records for proof of payment. You have that expense to face as well as the possibility of losing your car.

Score: -3 Satisfaction points

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

A well-to-do relative offers to pay for graduate school for you. You have always dreamed of having a master's degree. You accept.

Score: +5 Satisfaction points

YOUNG ADULT

You have applied for a job, and been interviewed. You are told that you can have the job if you are willing to go through the company's training program without pay. It isn't a long program, and you can borrow money if your savings run out. You suspect this offer is a test to see if you are really interested in the job and since you are, you accept.

Score: +5 Satisfaction points

MATURE ADULT

A local night school is offering a class in office skills. You think it would be a good idea to brush up the skills you learned back in high school, and the class will look good on your resumé. It doesn't cost much, so you sign up.

Score: +4 Satisfaction points

OLDER ADULT

You have a chance to go to summer school to catch up on all the new things that have been taking place in your field of interest. You can draw unemployment for awhile longer, so you take advantage of the opportunity. Maybe familiarity with the latest information will help cancel out the question of your age when you apply for jobs.

Score: +1 Satisfaction point

Identity: FE U S NC ID #4

GOOD TIMES

YOUTH

Your parents have agreed to give you an allowance for awhile until you find a job, you can take the time to find just the right job for you. Your social life is a whirl of activity, and you are dating one person who is really special. You feel that life is pretty good.

Score: +3 Satisfaction points

YOUNG ADULT

A slightly older teacher friend has asked you to live in his house while he is on sabbatical in Europe. He will be gone at least 6 months. This is great for you, because you will have a place to live, the use of a car, and very few expenses while you are job hunting.

Score: +3 Satisfaction points

MATURE ADULT

A niece you have always cared for deeply has invited you to her home for a long visit. It will be a nice rest for you, and while you are there, you can check out the availability of jobs in her area. Who knows, this might be the beginning of a whole new life!

Score: +3 Satisfaction points

OLDER ADULT

The college you graduated from has invited you to serve on a hiring committee to find a new college president. You love the school you went to and feel this is a real honor that will give you the chance to see some old friends from your college days.

Score: +3 Satisfaction points

Identity: FE U S NC

ID #4

WINDFALL/INHERITANCE

YOUTH

You are very close to your grandparents. They have observed how hard you are searching for a job. To help make things a little easier for you, they unexpectedly make you a gift of $200.

Score: +2 Satisfaction points

YOUNG ADULT

A college friend has sent you plane fare to come to California. You would like to go and are all packed when a telegram arrives. It is from your friend and says not to come. His company is sending him to Saudi Arabia for several months. You may keep the plane fare.

Score: +3 Satisfaction points

MATURE ADULT

You won $1,000 at the races. This will help you clear up your debts and allow you to have a good deal of spending money in the future.

Score: +3 Satisfaction points

OLDER ADULT

You have been in the habit of taking walks in the early evening for years. It helps keep you physically fit. About 10 days ago, you were walking as usual and found a bedraggled, lost cat crying in the bushes by the roadside. You took her home and cleaned her up, fed her, and advertised in the paper for her owner. Two days later the frantic owner called. She insisted on giving you $50 as a reward for taking such good care of her beloved family pet.

Score: +2 Satisfaction points

Identity: F U S NC

ID #4

LESSENING OF RESPONSIBILITY

YOUTH

Since you are unemployed, you can no longer afford your lovely apartment. While checking the newspaper ads for a cheaper place to live, you see an ad for a family who will take a roomer for about one-quarter of what you are now paying in rent. For slightly more money, your meals will be provided. You call, set up an appointment, and meet the family the very same evening. Two days later, you are unpacking your things in a very comfortable room in their home.

Score: +4 Satisfaction points

YOUNG ADULT

You have acquired a roommate. This means you have only half instead of full responsibility for paying rent, utilities, and grocery bills.

Score: +4 Satisfaction points

MATURE ADULT

Your father died two years ago, and now your elderly, ailing mother is gone, too. Your only ties to this area now are a sister and niece whom you seldom see. You have always wanted to see the Southwest, but you didn't feel you could leave your parents. Now may be the time to "pull up stakes" and move.

Score: +4 Satisfaction points

OLDER ADULT

You have reached retirement age, and soon you will be receiving regular monthly Social Security and retirement fund checks. You have worked all your life and paid into these funds, so you feel entitled to sit back and enjoy your retirement.

Score: +5 Satisfaction points

Identity #5

FE U M NC

IDENTITY: FE U M NC

ID #5

LOSS OF SPOUSE

YOUTH

Your divorce is final. The marriage was a disaster, and you still feel emotionally upset and hurt. However, you have no children to worry about, so now you can go out and look for a job in hopes of building an interesting career. You always wanted to before, but your spouse refused to let you work. Job hunting and planning for your new life will help keep your mind off the unpleasantness of the past months.

Score: -2 Satisfaction points

YOUNG ADULT

Your spouse has divorced you. This is an emotional and financial loss. You must now support yourself. You don't have much job experience, but you do have a good education on your side and no children to worry about. Perhaps now would be a good time to start job hunting as you are on your own.

Score: -2 Satisfaction points

MATURE ADULT

Your mate has died of lung cancer. This is a big emotional loss for you, because, having no children, the two of you were particularly close. The financial loss will be hard on you too. Life insurance doesn't last forever. You have rarely worked outside the home in your 23 years of marriage. Now you must find some way to support yourself. Luckily, you have a good educational background and no children to support.

Score: -3 Satisfaction points

OLDER ADULT

Your spouse has died unexpectedly. Although you are thankful for the long life you've shared together, you are shocked and grieving. When you are able to listen, your lawyer tells you that your spouse didn't leave you as well provided as you thought. You are going to have to support yourself since you have no children to help you out. You aren't yet old enough to get Social Security, so you will probably have to get a job, even though you haven't worked for years.

Score: -3 Satisfaction points

Identity: FE U M NC ID #5

SERIOUS INJURY/ILLNESS

YOUTH

You were in a bad automobile accident in which you were thrown into a ditch. You have a broken arm and a badly sprained back. Your insurance covered your medical expenses. Your responsibilities are not serious. Your spouse earns a good salary and you don't have a job or children, so the inconvenience is only to you.

Score: -1 Satisfaction point

YOUNG ADULT

Your chronic appendicitis finally flared into acute appendicitis and required an immediate operation. You are not too uncomfortable and there is no job or children to worry about at home. Your spouse's insurance will cover your hospital bills. Soon you will be able to go home and your life will return to normal.

Score: -1 Satisfaction point

MATURE ADULT

Your doctor has said that you have an ulcer. She says it is not serious yet, and should heal if you take certain precautions. You are on a strict diet, which is a nuisance but will help you get well.

Score: -1 Satisfaction point

OLDER ADULT

Excruciating pain sent you to the doctor, who put you in the hospital for a mastoid operation. This condition involves the ear, and you could suffer some hearing loss. If this happens, a good hearing aid will help. Your spouse is working and you have insurance, so expense is not too big a worry.

Score: -2 Satisfaction points

Identity: FE U M NC ID #5

UNPLANNED PREGNANCY

YOUTH

You and your spouse don't feel ready to have a baby yet. Both of you were really enjoying your freedom and now feel trapped and uncomfortable. However, your spouse is working, and you have plenty of energy to care for a baby.

Score: -2 Satisfaction points

YOUNG ADULT

This is no time to be expecting a baby. You and your spouse will be moving to another town in 6 months. All the packing and moving will be very hard on an uncomfortably pregnant woman. Since this move is a job transfer, it cannot be put off until the baby is born. You will have to find an obstetrician and hospital in the new town, too.

Score: -1 Satisfaction point

MATURE ADULT

You had planned never to have children. Your freedom and closeness to your spouse is very important to you and you felt that a child would disrupt both. But now a baby is coming, and to your surprise, your spouse seems happy about it. You feel trapped and resentful. It may take some adjustment on your part to deal with a first child at this stage.

Score: -2 Satisfaction points

OLDER ADULT

A baby was definitely not in your plans for this stage of your life. You and your spouse had planned to slow down the pace of your lives and do some traveling before you were too old. Now you can't do that. You both are worried about your health, and wondering if you will be around to raise the child to maturity.

Score: -5 Satisfaction points

Identity: FE U M NC ID #5

HARD TIMES

YOUTH

Your spouse has been laid off from work for a few weeks because of the cold weather and heavy snows. It is hard to get along on the unemployment checks, and your spouse is bored with being idle and hard to live with. The two of you are quarreling more and more. The weather is bad, and you can't get out very often to have fun and relieve tension. It will be a relief when the weather improves.

Score: -2 Satisfaction points

YOUNG ADULT

Part of your garage has been destroyed by fire. Your insurance coverage was not adequate to rebuild the garage, and with only your spouse working and living expenses so high, it may be a long time before the building is replaced. Now the town authorities say the garage is a safety hazard and you must tear it down.

Score: -1 Satisfaction point

MATURE ADULT

Your mate has been hurt in a car accident and is recovering slowly at home. You have insurance and your spouse's job is waiting for him/her, so your main worry is not financial. But caring for someone is tiring and time consuming, and your mate is not a good patient.

Score: -1 Satisfaction point

OLDER ADULT

Your oil furnace had to be replaced and your car needed major repairs recently, which has depleted your savings account. You are worried about the future, and wonder if the money can ever be saved up again.

Score: -2 Satisfaction points

Identity: FE U M NC

ID #5

LEGAL PROBLEMS

YOUTH

You have a habit of neglecting to pay parking tickets. After five have piled up, you are summoned to court and have to pay a fine and court costs. You are embarrassed by the whole procedure and by the fact that your name and offense were printed in the local newspaper.

Score: -3 Satisfaction points

YOUNG ADULT

You and your spouse gave a dinner party at which one of your guests became drunk and abusive. You didn't know the man had been drinking before he arrived. It was necessary for your spouse and a friend to force the man to leave. The day after the party your spouse and your friend were charged with assault. Witnesses will prove their innocence, but the whole affair is time consuming and very embarrassing.

Score: -3 Satisfaction points

MATURE ADULT

An acquaintance has named you as a character reference on a job application without first asking your permission. When you were called about the reference, you could not honestly give her a good recommendation. She didn't get the job. She is now suing you for defamation of character. It is a ridiculous charge, but will probably cause you some inconvenience.

Score: -2 Satisfaction points

OLDER ADULT

You have been called for jury duty. You realize that this is every citizen's duty, but you would like to get out of it. Your plea of slight deafness is dismissed as not serious, and you must serve. During the trial, you find it hard to hear some of the witnesses, and you say so several times to the bailiff. Finally, the judge has you removed as a juror.

Score: -2 Satisfaction points

Identity: FE U M NC

ID #5

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

You see an ad in a magazine for a course in speedwriting. You are intrigued, and send away for the correspondence course. It proves to be easy, and you have a skill that may come in handy someday if you need or want to work.

Score: +4 Satisfaction points

YOUNG ADULT

You have a chance to get further training in a field you would like to know more about. You have no job or children to worry about, so you go ahead with the training.

Score: +4 Satisfaction points

MATURE ADULT

A hobby you enjoy very much may pay off soon in extra income for you and your spouse. First, you will have to go to school for a short time to brush up on the technical details. A friend who wants to buy the finished product has offered to pay half the tuition. You accept.

Score: +3 Satisfaction points

OLDER ADULT

You have a chance to join a class on nutrition. Since you know that nutrition is especially important to people your age, you are pleased to have the opportunity. Good eating habits will pay off in better health for you and your spouse.

Score: +1 Satisfaction point

230

Identity: FE U M NC

ID #5

GOOD TIMES

YOUTH

Your parents and your in-laws got together and gave you and your spouse a huge party for your first anniversary. They rented a large hall and hired a band. There was a wedding cake exactly like your first, a buffet supper, lots of champagne, and dancing until dawn. Everyone had a marvelous time, and you and your spouse are still feeling the glow of the experience days later.

Score: +3 Satisfaction points

YOUNG ADULT

You and your spouse both love the outdoors. You have just returned from spending a week hiking and camping in the woods. It was fun and left you with good memories and a feeling of glowing health. The rest of the summer stretches ahead of you, with time for swimming, waterskiing, and tennis.

Score: +3 Satisfaction points

MATURE ADULT

You and your spouse have finally realized a dream. The two of you are building a home for yourselves with your own hands. It is hard work and requires a lot of consultation with carpenters, plumbers, and other experts, but it is the most fun you've ever had in your life!

Score: +3 Satisfaction points

OLDER ADULT

You and your spouse have become foster grandparents to an underprivileged child in your town. It's such a good feeling to be able to help the boy, and both you and your mate enjoy the outings you take him on. The other day, he asked if he could call you his "real" Grandma and Grandpa. You've never had children or grandchildren of your own, so you are thrilled.

Score: +3 Satisfaction points

WINDFALL/INHERITANCE

YOUTH

An aunt whom the family hasn't seen in years reappears for a visit. You seem to be her favorite member of the family. Upon leaving, she presses a small package into your hand. In it you find an antique brooch with three small, lovely diamonds in it. You can sell the diamonds for quite a substantial amount of money, or keep it and pass it on someday to another member of your family.

Score: +2 Satisfaction points

YOUNG ADULT

Your parents have given you a piece of land as a birthday gift. Now you and your spouse can build that home you have wanted for so long.

Score: +3 Satisfaction points

MATURE ADULT

You and your spouse invested in 10 acres of land. It borders on a ski area, and you have been offered $25,000 to sell your land to the ski area. You accept the offer.

Score: +3 Satisfaction points

OLDER ADULT

You and your spouse are given an anniversary party by some friends. There is a cake and speeches and a lot of fun and laughter. You are given a purse containing 50 silver dollars.

Score: +2 Satisfaction points

Identity: FE U M NC

ID #5

LESSENING OF RESPONSIBILITY

YOUTH

The lease is up on your apartment. You and your spouse have found another apartment that is more conveniently located, but you cannot move in for 3 more weeks. So, you move into a motel. You have no housework or cooking to do, and can just laze around and rest.

Score: +4 Satisfaction points

YOUNG ADULT

Your mate is being sent to Denver for several months on company business. You cannot go, as it is against company regulations. You will miss your spouse, but it gives you a chance to fully enjoy the things you like to do best without having to think about coordinating your schedules and social responsibilities.

Score: +4 Satisfaction points

MATURE ADULT

Because of an illness, you had to give up your membership in three clubs. To your surprise, it was a relief not to have so many meetings to attend, and so many social responsibilities to fulfill. You spent more time with your spouse, and the two of you became closer. Now that you are well, you have decided not to rejoin these clubs.

Score: +4 Satisfaction points

OLDER ADULT

You and your spouse have sold your house. There will be no more taxes to pay and no more bills for the upkeep. There won't be as much housework and cleaning to do, either. You will have a small apartment and let the landlord worry about taxes and repairs.

Score: +5 Satisfaction points

Identity #6

FE J S C

Identity: FE J S C

ID #6

LOSS OF JOB

YOUTH

You had to take several days off in the last couple of months to take care of your child who was ill. Then you got sick yourself and were out of work for a week. When you went back to work, you were told that you had been replaced in your job because of your absence. You are the sole support of yourself and your child, you have few savings, and you need a job badly.

Score: -4 Satisfaction points

YOUNG ADULT

Your supervisor has been annoying you for a long time. The two of you just don't seem to get along. After you clashed several times, he got angry and started making life on your job miserable for you, loading on extra work, giving you all the boring jobs, and yelling all the time for nothing. Finally, you just couldn't take it any longer and quit. You know you shouldn't have. You have a small child at home to support and drafting jobs with architects are hard to find, but you just couldn't take it any longer.

Score: -4 Satisfaction points

MATURE ADULT

Business has been slow for several weeks, and you know your boss has been worried about paying her employees. Now you are told that she must cut back on her help and that she is letting you go. It isn't easy to get another job in middle life, and you worry about making ends meet while you are job hunting. After all, you have teenage children to support, one of whom is in college, and there is no one to help you shoulder the financial burden.

Score: -5 Satisfaction points

OLDER ADULT

Your eyes have bothered you for quite awhile. New glasses helped, but not enough. You need to be able to see well to do your work properly, and lately you've been making too many mistakes. Your supervisor has asked you to resign. You have some savings and can look for another job that doesn't require such keen eyesight, and your supervisor will give you a glowing recommendation. If worse comes to worse, you can ask your children for help and retire on your pension.

Score: -1 Satisfaction point

Identity: FE J S C ID #6

SERIOUS INJURY/ILLNESS

YOUTH

Hepatitis has kept you in the hospital for several weeks. For a few days, the doctors were not sure you would live. It will be a long time before you are able to go back to work. Your parents will care for your children, but your medical bills will be huge, and your illness may have permanently damaged your liver. This is a severe blow to someone so young.

Score: -5 Satisfaction points

YOUNG ADULT

You were in a car accident and were badly hurt. There were spinal injuries that may be permanent, and you will need months of therapy before you can walk again. Your automobile insurance will only cover part of your medical expenses. You have no income since you are taking a sick leave from work, and you have small children to provide for. If relatives can't care for them, you may have to hire a full-time babysitter. But you can't afford that, or any of the additional expenses you have incurred.

Score: -5 Satisfaction points

MATURE ADULT

You were cleaning out your gutters when someone started calling for you. Leaning backward to see what she wanted, you tipped the ladder and went crashing down, the ladder landing on top of you. By the time the ambulance arrived, you knew something was wrong, for you could not move your legs. Your doctor examined you and told you that you had suffered a serious back injury and that you will not be able to work for at least 6 months. Your boss will get a temporary replacement for you at work but in the meantime, you have no income. As sole support of your family, you are in a desperate position.

Score: -5 Satisfaction points

OLDER ADULT

You have had emphysema for several years. It has bothered you more and more, and recently you had to buy an expensive machine to help you breathe. You can no longer do any physical work, and you may lose your job because some mornings you can't breathe well enough to go to work. You are terrified of becoming an invalid and being a problem to your children.

Score: -5 Satisfaction points

Identity: FE J S C

ID #6

UNPLANNED PREGNANCY

YOUTH

There's a baby coming, and you are terrified. You can barely support yourself and your first child, and soon there will be another child to be fed, clothed, and housed. The baby's other parent is furious, and refuses to accept any of the responsibility. Your parents love their grandchild, but are very hurt and disappointed that you have gotten into this mess a second time.

Score: -4 Satisfaction points

YOUNG ADULT

Help! This wasn't supposed to happen! You had finally managed to pull your life back into shape after your first child. You never mix your working life with your social life so no one at work knows about your 3-year-old daughter. What's going to happen now that another baby is on the way? Your parents will be terribly upset, and you'll lose face at work when the situation becomes known.

Score: -3 Satisfaction points

MATURE ADULT

Your 13-year-old son thinks having a baby brother or sister will be fun, but you sure don't. You just got a promotion at work and were hoping to save some money. Now you will have all the expenses of a baby. And what if the child isn't normal? Mongolism often affects babies born to women in this age group. This mistake could mean substantial costs to you for the rest of your life.

Score: -4 Satisfaction points

OLDER ADULT

Just as your daughter is finally out on her own and doing well, you find out there's a baby on the way. You feel frightened. Another baby and 20 more years of child rearing are ahead of you just when you thought you were free to enjoy yourself. Your daughter is upset, and you have overheard friends making remarks about "people who ought to know better." This is a very upsetting situation.

Score: -5 Satisfaction points

Identity: FE J S C

ID #6

HARD TIMES

YOUTH

Your baby needs an operation to correct an eye defect. You have no medical insurance to cover the cost of the operation and hospitalization. You don't have any savings, and your job is shaky because of your absences when you took your baby to different doctors. You could put off the operation, but if it is put off indefinitely, your child's eyesight may be damaged so badly that it can't be corrected.

Score: -5 Satisfaction points

YOUNG ADULT

Your son has been tested many times for emotional problems. His school has finally told you that he needs special education classes as well as extra tutoring. You will have to find a tutor for him while you work. What he needs most is a special school but there are none in the area, so you will have to make do with what is available. Getting him the help he needs will be difficult.

Score: -4 Satisfaction points

MATURE ADULT

Everything seems to go wrong at the same time. Your car needs a new transmission, which will cost about $500. Your teenager breaks a finger, and your dog is hit by a car and has to be put to sleep. To top it all off, water stops running in your faucets, and the plumber who comes to investigate says you need a new water pump.

Score: -4 Satisfaction points

OLDER ADULT

You are nearing the retirement age, and are worried about supporting yourself. Your rent has been raised again, and you have had heavy medical expenses lately. Now you learn that your daughter and her family are moving halfway across the country. More than anything, you fear being old and alone.

Score: -4 Satisfaction points

Identity: FE J S C ID #6

JOB PROMOTION

YOUTH

Congratulations! You have received your first promotion, and it is a big one. Not many young people rise into a management position so quickly. Now you will be able to afford an apartment near a park where your children can play. You have a right to be proud.

Score: +4 Satisfaction points

YOUNG ADULT

You got the promotion you asked for with a nice increase in pay. You sure can use it, too. Raising a young family alone costs a lot of money. This new position gives you more responsibility, and the experience will look good on your resumé if you want to look for another job someday.

Score: +4 Satisfaction points

MATURE ADULT

You have been offered a fabulous promotion. It is what you have always wanted. Now your education and job experience have finally paid off. You will be able to give your children the material advantages their friends enjoy, as well as good educations.

Score: +4 Satisfaction points

OLDER ADULT

You were surprised and thrilled when you were given this promotion. You had felt sure it would go to someone younger. Now you will be passing along your knowledge and experience to others, and you will be able to put some money aside for your retirement. This is especially satisfying as you don't want to depend on your grown children for support.

Score: +3 Satisfaction points

Identity: FE J S C ID #6

LEGAL PROBLEMS

YOUTH

You had five drinks at a party, and then tried to drive home. Unfortunately, you were stopped by a police officer for speeding and you had to take a breathalyzer test. You didn't pass and were charged with driving under the influence. The cost to you has been considerable -- a $75 fine, a 30-day license suspension (how will you get to work?), and babysitter's fees for when you were in court. You will also have to attend the program for drinkers' rehabilitation for several weeks, which means hiring someone to drive you and again paying for a babysitter to care for your child.

Score: -3 Satisfaction points

YOUNG ADULT

You have been trying for months to get your ex-spouse to keep up with child support payments with no luck. Finally, you take the case to court. This has been a very long and slow process causing problems both at home and at work.

Score: -3 Satisfaction points

MATURE ADULT

Your son has been arrested for possession of a controlled drug. Since this was a first offense and the boy is only 15, bail was set at $1,500. You called a lawyer, and finally got your son home. This situation is going to be costly -- bail, lawyer's fees, court costs, and probably a big fine. Hopefully your son will learn a lesson from this experience.

Score: -2 Satisfaction points

OLDER ADULT

Unknown to you, a watch you bought from a young friend was "hot" -- that is, stolen. It was traced to you, and you were charged with receiving stolen goods. It will not be hard to prove that you didn't know the watch was stolen, but you will need to pay a lawyer for her help, and the embarrassment is considerable.

Score: -2 Satisfaction points

Identity: FE J S C ID #6

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

You have done well at your job and your mother is proud of you. She offers to send you to graduate school so that you may go even further in your chosen career. You are very ambitious, so you accept the offer, even though it means less time with your child for awhile.

Score: +4 Satisfaction points

YOUNG ADULT

Your boss has always admired your work and thinks you have great potential, so he offers to apprentice you halftime to the company treasurer. You can keep up with your own work as accountant as well as learn the job that he thinks you will someday fill. You gladly accept the offer.

Score: +4 Satisfaction points

MATURE ADULT

You lack only four or five credits to get your college degree. You'd like to get the credits, but you don't feel you should spend the money because your teenager will be ready for college soon. Your boss overhears you saying this to a co-worker, and offers to send you to school for the missing credits. She needs a good worker in a position that requires a degree to qualify, and has regretted that she couldn't offer you the position before. She will hold the position open until you can qualify. You accept.

Score: +3 Satisfaction points

OLDER ADULT

Your boss has always had a lot of confidence in you, and now she is offering you proof. She wants to send you to school to learn to operate some highly technical machines she intends to buy. Then, once you have learned to operate them, she wants you to be in charge of teaching other employees to use them. You are pleased by this show of confidence, and accept the offer.

Score: +1 Satisfaction point

Identity: FE J S C ID #6

GOOD TIMES

YOUTH

You have received a raise at work, and this extra money plus the child support from your baby's other parent means that you can afford a bigger apartment. You have been feeling crowded, especially now that the baby is learning to walk and getting into everything.

Score: +3 Satisfaction points

YOUNG ADULT

Your new job is more exciting than you had hoped it would be, and your young daughter is settling well in first grade. The person you've been seeing socially is beginning to talk seriously about marriage. Your health is excellent. For once, life seems to be running smoothly.

Score: +3 Satisfaction points

MATURE ADULT

Your son has been chosen valedictorian of his graduating class and has been accepted at the military academy. His future success is assured, and you are so proud of him you could burst!

Score: +3 Satisfaction points

OLDER ADULT

A very attractive person your own age has been paying you a great deal of attention. You enjoy the companionship very much. You still like your work, and your children are doing well in their own lives. You feel so young that any mention of your age really surprises you.

Score: +3 Satisfaction points

Identity: FE J S C ID #6

WINDFALL/INHERITANCE

YOUTH

Your parents just gave you five acres of land for your birthday -- land that has been in the family for three generations. It is a very valuable and a very special present. You, in turn, will pass on the gift to your child when she becomes of age.

Score: +2 Satisfaction points

YOUNG ADULT

Your parents recently bought a new car. Their old one is still in good condition and they have given it to you. This is especially welcome because your old wreck is on its last legs, and you need a car to take your kids to lessons and sports activities.

Score: +3 Satisfaction points

MATURE ADULT

Your brother, to whom you are very close, has just given you fifty shares of premium stock as a birthday gift. It will be a nice nest egg for you, and the interest will help your college-aged children with expenses. Your brother is doing very well with his career, so you don't feel guilty about accepting such a wonderful gift.

Score: +3 Satisfaction points

OLDER ADULT

Unknown to you, your son deposited $500 in your savings account. When you got your bank statement, you were sure the $500 was a mistake, but bank officials assured you that it was not. They have known you and your son for years, and were able to tell you that he deposited the money. When questioned, your son laughed and said he was just trying to pay back a little of the money you spent on him when he was growing up.

Score: +2 Satisfaction points

Identity: FE J S C

ID #6

LESSENING OF RESPONSIBILITY

YOUTH

Your mother has offered to take your child to your family's summer cottage for a few weeks. You will join them on weekends, but you will have your evenings free during the week to go out and have fun. Small children are a lot of work, and this sounds like a great chance to relax while your child is well cared for.

Score: +4 Satisfaction points

YOUNG ADULT

You have accumulated a month's vacation time with pay. You decide to take your youngster and spend the whole month at the beach. You'll have little responsibility because you can live in a bathing suit and eat out most of the time. It'll be a month of sun and fun, and you'll come back rested and ready to take up your responsibilities.

Score: +4 Satisfaction points

MATURE ADULT

After all these years, you have finally saved enough money to pay off the loans you took out to put yourself through college. Sometimes it seemed as though you would never finish paying for your education!

Score: +4 Satisfaction points

OLDER ADULT

You were cut back to part time at your job. At first, you thought you couldn't make ends meet, but you cut out extras from your budget and found you did quite well. You now find that having free time is a wonderful luxury. Wisely, you invested part of your savings so that you would have some money coming in besides what you earn. You could go back to work full time now, but you have chosen to continue working part time.

Score: +5 Satisfaction points

Identity #7

FE J S NC

Identity: FE J S NC

ID #7

LOSS OF JOB

YOUTH

You quit your job because it just wasn't right for you and you were miserable. Next time you will be more careful about selecting a job. In the meantime, you are responsible only to yourself and can stay with your parents or some friends until you are employed again.

Score: -2 Satisfaction points

YOUNG ADULT

You have been laid off, and at least for the moment it is permanent. Well, your only responsibility is to yourself, and you are well educated and have job experience. You shouldn't have too much trouble getting another job.

Score: -2 Satisfaction points

MATURE ADULT

You have been having a hard time getting along with your supervisor. The other day everything blew up into a loud, angry quarrel. The supervisor stomped off into your boss's office, and soon you were summoned to tell your side of the story. The boss explained that this quarreling couldn't go on and gave you a second chance. But yesterday the whole thing happened again, and you were fired. You have plenty of experience to get another job, but you may have trouble getting good references. Fortunately, you have no family to support, so your savings will probably last until you get a job.

Score: -3 Satisfaction points

OLDER ADULT

You have been ill for a long time, and they had to replace you at work. You will never be in perfect health again, and the thought of job hunting makes you tired. Maybe you should retire and collect Social Security. After all, you have no one to support but yourself. Or, perhaps a part-time job would be better for your health. You want to work since it is your life. You have experience, so your prospects for new employment are fairly good.

Score: -1 Satisfaction point

Identity: FE J S NC ID #7

SERIOUS INJURY/ILLNESS

YOUTH

A childhood attack of rheumatic fever left you with a damaged heart. Now your doctor says you must undergo open heart surgery. Your boss is sympathetic, and he gives you an unlimited leave of absence. Although your job is secure, you have the operation to face and you are very apprehensive.

Score: -3 Satisfaction points

YOUNG ADULT

Your doctor says that all those "colds" are really allergies. You must undergo a series of tests, some quite unpleasant, to find out what you are allergic to. You will have to miss work to take these tests, and the tests and the medicine to control your symptoms will be expensive. Still, it will be a relief to find out what you are allergic to so you can control the problem.

Score: -3 Satisfaction points

MATURE ADULT

You had to have a spot of cancer removed. The pain and disability have made you very depressed. Sometimes you lose your composure at work, and your co-workers are embarrassed and annoyed. Your boss has been giving you some strange looks lately, and you are afraid you will be fired if you can't pull yourself together. You consider therapy to help you control your depression.

Score: -3 Satisfaction points

OLDER ADULT

You recently had to have a pacemaker inserted in your heart. Your boss also has one, so she was sympathetic and kept your job open for you. But you are only able to work part time now, and money is very tight. Also, you worry constantly that the pacemaker might fail. You are terrified of death.

Score: -5 Satisfaction points

Identity: FE J S NC

ID #7

UNPLANNED PREGNANCY

YOUTH

Your career was just getting off the ground when you found out that a baby is on the way. You're not making much money, so paying for the child's birth and supporting it will be quite a burden for you. Besides, you don't know anything about babies, and you certainly hadn't planned on one now. And, how will your parents react?

Score: -5 Satisfaction points

YOUNG ADULT

This is the worst possible time for a baby to be coming. You have just broken up with the child's other parent, and have been promoted to a position of greater responsibility at work, which you love. You hadn't planned on having children for years, if ever. This baby will cause problems for years to come.

Score: -4 Satisfaction points

MATURE ADULT

You have become resigned to the idea of being single and childless. You've built yourself a cozy, comfortable world -- a job you enjoy, a quiet social life with good friends, time to pursue hobbies and interests. Then, suddenly, that world is shattered. A baby is expected. You feel that you are too old and set in your ways to raise a baby, and you also feel that a child needs two parents. That is not possible here. Your life will never be the same.

Score: -5 Satisfaction points

OLDER ADULT

You are totally dismayed at the prospect of a baby. Oh, you love children, but you never thought you'd have one of your own, and your age is very much in the way. Why, you'll really be old before the child is grown up! And you don't know how you'll face your friends when this gets out!

Score: -5 Satisfaction points

Identity: FE J S NC

ID #7

HARD TIMES

YOUTH

You just broke up with the person you've been dating. At one time, the two of you discussed marriage. Since you work in the same office, it is twice as hard to get over your hurt as it would be if you didn't have to see this person every day. Your performance at work is suffering, too, and your supervisor has given you a stern warning.

Score: -3 Satisfaction points

YOUNG ADULT

You have just been given responsibility for the success of an important project at work. You can't stop thinking about it. It's ruining your sleep, your social life, and your relationships with family and friends. You really are not qualified to take on the project, but you need to keep your job so you don't dare refuse. You'll just have to do the best you can and hope for the best.

Score: -2 Satisfaction points

MATURE ADULT

Your father has died. This leaves only you and your sister in your family. Your sister is married and has a family, so you feel alone. Your grief and loneliness have caused you to be depressed. A co-worker who is also a good friend suggests that you see a psychiatrist.

Score: -2 Satisfaction points

OLDER ADULT

Your job is in danger because you cannot do as much work as younger workers. The education you worked so hard for 40 years ago seems obsolete as new theories have replaced old ones. You worry so much about your job that you cannot sleep, so you feel tired and ill. You have no spouse or children to help you emotionally or financially, so you must face this alone. You will have to find some way to increase your work output and break this vicious cycle.

Score: -5 Satisfaction points

Identity. FE J S NC

ID #7

JOB PROMOTION

YOUTH

You have been promoted to a position of new and greater responsibility. You are proud of your accomplishments and feel that the four long years of college were worth it after all. You've made it! You're a success!

Score: +4 Satisfaction points

YOUNG ADULT

This promotion is ideal for you. You'll be traveling all over the U.S. and maybe to Europe. You have no family responsibilities, and you are really looking forward to this new aspect of your career.

Score: +4 Satisfaction points

MATURE ADULT

You have been offered a big promotion at your job. Your work performance and educational attainments have made this possible, and you are well prepared for the new responsibilities. This promotion puts you in line for a top position in a few more years.

Score: +4 Satisfaction points

OLDER ADULT

You are more than pleased with this promotion. It came as a surprise, and puts you in the highest-paid category at work. Your hard work and loyalty to your employer have really paid off.

Score: +3 Satisfaction points

Identity: FE J S NC ID #7

LEGAL PROBLEMS

YOUTH

You are accused of leaving the scene of an accident. No one was hurt, and damage to the other car was slight. You did leave your name and address with the other driver, but you left before the police arrived. You'll have to go to court and probably pay a fine or lose your license. This mistake will be costly. Fortunately, you are working and can pay the costs.

Score: -3 Satisfaction points

YOUNG ADULT

You are suing your employer on the grounds of sex discrimination. A promotion that you had earned went to a man/woman with two years less experience than you. If you lose your case, you will also lose your job. If you win, there will be ill feelings between you and your boss and fellow employees.

Score: -3 Satisfaction points

MATURE ADULT

A neighbor is suing you for damages because your car struck her cat. Of course you paid the vet bills, but your neighbor claims that the cat, a valuable blue-point Siamese, was so damaged that she can no longer have kittens. She had planned to sell the kittens for $125 each. The cat had four kittens in her first litter, so the woman expected at least that many in each following litter. Paying for the lost kittens could cost you a lot of money.

Score: -2 Satisfaction points

OLDER ADULT

You received a bill for $329.99 from a large retail company that sells through a catalogue. You had ordered one item costing $19.95. The company insists they have made no errors, and are pressing you for the balance of $310.04 and threatening to sue. You will have to hire a lawyer to straighten out the error.

Score: -2 Satisfaction points

Identity: FE J S NC ID #7

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

You have an opportunity for field training in your job. You want to know as much as you can about your work so you can become an expert. Since you have no dependents, you accept the opportunity.

Score: +4 Satisfaction points

YOUNG ADULT

Until now you have done very well at your job. However, innovations have been introduced into your work, and you are uncertain how to handle these new methods and devices. You know what you want to study, so you ask your boss for time off to go back to school for three months. She is so pleased that you want to do your best that she offers to pay for the courses that you need.

Score: +4 Satisfaction points

MATURE ADULT

You and your supervisor are both frustrated at your lack of typing skills. He has no time to do your typing, and it must be given to another staff member. If you could do your own typing, the other employee could be utilized in other areas. Your supervisor asks you to take a typing course, and says he will recommend you for a raise once the course is completed. You agree.

Score: +3 Satisfaction points

OLDER ADULT

A co-worker told you about a training program your company is starting. It is mainly to train young workers to use the up-to-date methods and machines the company is hoping to employ in the near future. You have been worried about being replaced by a younger person, so you ask to enter the training program. Your employer enrolls you at once.

Score: +1 Satisfaction point

Identity: FE J S NC

ID #7

GOOD TIMES

YOUTH

Work is going well, and your social life is really swinging. You've made lots of new friends at work and in your apartment building. Of course you had good times in college, but now you are earning money and have more freedom to go places and do things with your friends.

Score: +3 Satisfaction points

YOUNG ADULT

A special friend has begun to talk about marriage. You didn't realize she/he was so serious. You say that you want to keep on working for awhile and then travel. She/he approves of your work and says that the two of you can travel together. You know she/he means it, and you are really pleased that things are working out so well. You are in no hurry to get married, but it is nice to have someone to share things with.

Score: +3 Satisfaction points

MATURE ADULT

You have come to an especially good time in life. You are earning enough money to buy anything you need and most of the things you want. Your friendships are solid and enduring, and you are free to come and go as you please. You have a comfortable home, good health, and savings in the bank. You are content.

Score: +3 Satisfaction points

OLDER ADULT

You are looking forward to your retirement. A widowed sister has offered to share her Florida home when you are ready, and after visiting her you are sure you will like it. You have saved and invested wisely, so you will be able to live comfortably. You will not be idle, but you will have plenty of time to do all the things you like to do best. You want to work for awhile yet, but you are looking toward the future with confidence.

Score: +3 Satisfaction points

Identity: FE J S NC

ID #7

WINDFALL/INHERITANCE

YOUTH

You haven't seen your parents for over a year. As your birthday approaches, you write to them asking them to pay you a visit. Several days later a plane ticket and $50 in cash arrives so you can go home for your birthday.

Score: +1 Satisfaction point

YOUNG ADULT

Your grandfather, to whom you were close, has recently died. He left you a summer cottage in Maine. The place is in disrepair and you don't want it anyway. But the land is valuable, and you can sell it for several thousand dollars.

Score: +2 Satisfaction points

MATURE ADULT

An elderly aunt left you a complete set of delicate Waterford crystal. A friend is with you when you unpack it and exclaims over its beauty. She offers to buy the set from you for what seems like a lot of money. You were not close to your aunt and don't really want the crystal, so you accept your friend's offer.

Score: +2 Satisfaction points

OLDER ADULT

You win a trip to the Bahamas in a contest you entered just for fun. This will be the trip of a lifetime for you and comes at just the right time. You have needed a rest for months, so you take your accumulated vacation time and fly away!

Score: +1 Satisfaction point

Identity: FE J S NC

ID #7

LESSENING OF RESPONSIBILITY

YOUTH

The place where you work requires employees to work for a full year before they are entitled to a vacation. Your year is up, and you are off for 2 weeks of fun in the sun!

Score: +3 Satisfaction points

YOUNG ADULT

You have decided to hire a cleaning lady to come in one or two afternoons a week to clean up your apartment. Your evenings will be freer, so you can go out or entertain your friends at home.

Score: +3 Satisfaction points

MATURE ADULT

You have felt overworked and tired for several months. Finally, you ask your employer to hire an assistant and she agrees. The assistant can take a load of "busy work" off your shoulders and free you to concentrate on the really important things.

Score: +3 Satisfaction points

OLDER ADULT

For the past 10 years, you had a dog as a companion. She had a delightful personality and you were very fond of her. Recently, she had to be put to sleep. You grieve for your pet, but suddenly realize what a responsibility she was. Now you won't have vet's bills or food bills for her, and will be able to travel without worrying about the dog left behind in a kennel.

Score: +4 Satisfaction points

Identity #8

FE J M NC

Identity: FE J M NC

ID #8

LOSS OF JOB

YOUTH

You have heard the saying "last hired, first fired." Well, now it applies to you. There have been employment cutbacks where you work, and because you haven't been there very long, you were one of the first laid off. Your spouse is working, so the loss of your paycheck won't be too serious. You should get another job easily because of your educational background and work experience.

Score: -1 Satisfaction point

YOUNG ADULT

You quit your job to help take care of your mother during a serious illness. Your spouse was working and fully agreed that it was the right thing to do. Now your mother is well, and since you have no other responsibilities you are free to seek another job. You have experience and a good education, so you should be able to find employment easily.

Score: -1 Satisfaction point

MATURE ADULT

You have been replaced in your job by a relative of your boss. You like to work because you have no children, but your mate has a good job and the financial loss will not be serious. With your education, a job should not be hard to find.

Score: -2 Satisfaction points

OLDER ADULT

You have had to resign from your job because of poor health. This is not a serious financial loss because your spouse is working, and the two of you have saved a good deal of money over the years. There have never been children to feed, clothe, and educate, and you both have good pension plans at work. You are going to enjoy being a homemaker.

Score: -0 Satisfaction points

Identity: FE J M NC

ID #8

LOSS OF SPOUSE

YOUTH

You have divorced your spouse. You feel badly about the failure of your marriage, but you were both too young and involved in your careers. Fortunately, you have no children to care for. Now, you can throw yourself wholeheartedly into your career without feeling guilty. Maybe, when you are older and ready, you will marry again.

Score: -1 Satisfaction point

YOUNG ADULT

Your spouse has died. This is a big emotional loss, but you are young. For now, you don't have to worry about money. You have a good job and a good education. You don't have any children to support, and your friends are helping you to adjust.

Score: -1 Satisfaction point

MATURE ADULT

After 18 years of marriage, you and your spouse are being divorced. You have divided up the property, and everyone is being very civil. There will be no alimony payments because both of you have good jobs and can support yourselves. There are no children to worry about. Your only loss is emotional.

Score: -1 Satisfaction point

OLDER ADULT

After many years of marriage, your spouse has died. This is an emotional loss, but at least you won't feel a financial loss. You are working and can support yourself. However, you have no children, and without your spouse, you will feel alone in the world.

Score: -2 Satisfaction points

Identity: FE J M NC

ID #8

SERIOUS INJURY/ILLNESS

YOUTH

You have undergone an appendectomy to relieve the pain of chronic appendicitis. The constant discomfort was interfering with your job and making you irritable with your spouse. You have 2 weeks sick leave, and your spouse is working, so the loss of income will not be great. You know that soon you'll feel much better, which makes the temporary loss of income worth it.

Score: -1 Satisfaction point

YOUNG ADULT

Asthma is making your life miserable. You have missed many days of work and your job is in danger. Your doctor says the asthma is caused by emotional stress, and there have been a lot of problems on the job recently. The doctor recommends that you try to resolve the problems at work to clear up the asthma problem.

Score: -1 Satisfaction point

MATURE ADULT

You stood on a chair to change a light bulb, lost your balance, and fell. You have a broken arm and you will be in a cast for eight to ten weeks. You've been trying to work with one arm and find it very difficult. You may have to take sick leave without pay, but your job is secure. You can take a leave if necessary because your mate brings home a good salary, and the two of you can live comfortably on that if necessary. You have no children to add extra expenses.

Score: -1 Satisfaction point

OLDER ADULT

You have been hospitalized with phlebitis. Your co-workers have visited you and brought word from your boss not to worry about your job. Your mate is working and you have insurance, so all you need to think about is getting well.

Score: -1 Satisfaction point

UNPLANNED PREGNANCY

YOUTH

You weren't planning to have a baby for another couple of years. By then you would probably have received two raises in pay, and could have saved some money. You really like your job, and you have to decide whether to keep working after the baby is born.

Score: -4 Satisfaction points

YOUNG ADULT

You and your spouse are having problems with your marriage and a baby certainly isn't going to help matters. Nevertheless, a baby is on the way and will have to be provided for. You are pretty sure you can work out your marital troubles, but you really wanted to wait to have children.

Score: -3 Satisfaction points

MATURE ADULT

You and your mate planned never to have children. Both of you enjoy your childless life style. Now you are expecting a baby, and after years of freedom to do as you pleased, there will be someone else to consider before making every decision. Fortunately, you can afford child care, so you won't have to give up your job.

Score: -4 Satisfaction points

OLDER ADULT

You and your spouse always wanted a child but never had one. Suddenly, a baby is on the way, but now you both feel you are too old to raise a child. The thought of 2 a.m. feedings, wet diapers, and all the drudgery that comes with a baby horrifies you. You wonder where you will find the time and energy to properly care for a baby.

Score: -5 Satisfaction points

Identity: FE J M NC

ID #8

HARD TIMES

YOUTH

Your mate is out of work and the two of you must use your salary to live on. Your spouse hates sitting around all day and is taking the frustration out on you. Some nasty squabbles have arisen and both of you are unhappy. Hopefully, your mate will find work soon, and your marriage will get back on the right track.

Score: -2 Satisfaction points

YOUNG ADULT

You and your spouse have been told that you can never have children. You both are unhappy and depressed. You have so much to offer a child -- a nice home, love, and a good upbringing and education. You both are working and saving money so you can afford a baby. Maybe you can consider adopting a child.

Score: -1 Satisfaction point

MATURE ADULT

Rather than put your spouse's mother into a nursing home, you agree to have her in your home. She is very well for her age and able to stay alone in the daytime. Unfortunately, she is not happy about her situation and takes her unhappiness out on you. You call home once or twice a day from work to check on her. Still, you can't help feeling guilty about leaving her alone, particularly when she complains that she is lonely, and you wonder what would happen if she became ill or got hurt.

Score: -1 Satisfaction point

OLDER ADULT

Your spouse has been very ill and is only now beginning to get better. Your doctor says your spouse will only be able to work part time from now on -- you will have to be the main breadwinner. Work, plus worry about your spouse, has undermined your own health. You don't feel you can afford to take a vacation, but it would be the best thing for both you and your mate.

Score: -2 Satisfaction points

Identity: FE J M NC

ID #8

JOB PROMOTION

YOUTH

Your promotion has both you and your spouse very excited. You are proud that your ability has been recognized, and your spouse is excited because with your raise, the two of you can finally take that much-delayed honeymoon.

Score: +3 Satisfaction points

YOUNG ADULT

You have been offered a wonderful promotion. You are a little worried about the amount of time and energy it will demand; your spouse expects a lot of attention. However, you have no children to care for, so you should have time for both your work and your spouse. You accept.

Score: +3 Satisfaction points

MATURE ADULT

Your spouse wonders why you are not happier about your new promotion. The truth is, you will be making a lot more money than your spouse does, and you are afraid your mate will be upset. When you explain this, your mate laughs at your fears and convinces you it doesn't matter a bit. You are thrilled by your success!

Score: +3 Satisfaction points

OLDER ADULT

You have worried a lot about whether you'd get this promotion. You wanted to reach the top pay scale in your field before you retire. Since you never had children, there will be no one but yourselves to fall back on for financial support. Well, you've done it! You have the promotion, and you and your spouse can start saving some extra money for your retirement years.

Score: +2 Satisfaction points

Identity: FE J M NC ID #8

LEGAL PROBLEMS

YOUTH

You were almost mugged while walking home from a neighbor's house one night. Quick thinking and a couple of swings of your heavy bag scared the mugger away. A week later a woman brought charges against you for injuring her 15-year-old son. When you saw him at the police station, you recognized him instantly as the mugger. The situation is embarrassing, but your lawyer and the police officers should have little trouble getting the boy to admit the truth. You are working and can afford lawyers' fees.

Score: -2 Satisfaction points

YOUNG ADULT

Your husband has asked for a legal separation for awhile. This makes you unhappy, but does not involve big financial problems because you are working. Of course, a lawyer will cost something, but you have money saved and you can afford it.

Score: -2 Satisfaction points

MATURE ADULT

You came home from work one night to find that your electricity had been disconnected by the power company for nonpayment of the bill. You have a check stub saying you paid the bill. The power company has no record of payment. You had to call in your lawyer to settle this matter and have suffered a good deal of inconvenience.

Score: -1 Satisfaction point

OLDER ADULT

You and your spouse have been receiving annoying phone calls. You had the phone company put a tracer on your phone, and the calls were traced to a disturbed 12-year-old girl in your neighborhood. The phone company wants to press charges against the girl and her parents, but needs your cooperation. You and your mate are upset. You think the child should be helped but not through the courts. Yet she cannot be allowed to get away with her actions. You don't know what to do. The phone company is pressing you to cooperate.

Score: -1 Satisfaction point

Identity: FE J M NC

ID #8

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

Your spouse has received a raise in pay and has offered to pay for you to go back to school so you can get your master's degree. You know you can get a better job if you have the degree, so you accept the offer.

Score: +4 Satisfaction points

YOUNG ADULT

You have a chance for a good promotion if you can get the head of the business department to teach you how that office works. You gather up your courage and ask her to show you the ropes. Very few people in the company ever show interest in her work, so she is surprised and pleased and grants your request. It is interesting work, and with the extra training behind you, you should get the promotion.

Score: +4 Satisfaction points

MATURE ADULT

Your employer wants you to return to school for some refresher courses in your field of work. He offers to pay for the courses plus your regular salary while you study. You have plenty of time to study since you have no children, and your spouse is eager to have you take the opportunity. You accept.

Score: +3 Satisfaction points

OLDER ADULT

A local high school is offering business classes at night. You enroll in the typing and bookkeeping classes because after you and your spouse retire, the two of you plan to open a small business of your own. Keeping the books and taking care of correspondence will be your responsibility.

Score: +1 Satisfaction point

Identity: FE J M NC   ID #8

GOOD TIMES

YOUTH

You just had your first experience flying in an airplane and loved it. Your mate has often flown and has always enjoyed it. Since you both are earning good salaries and have no children to provide for, the two of you have decided to hire an instructor and learn to fly a small plane. This will be an exciting hobby to share, and may be useful to one or both your careers.

Score: +3 Satisfaction points

YOUNG ADULT

You and your spouse have recently joined a photography club. Some of the members are experts with a camera; others, like you and your spouse, are amateurs. You are learning a lot and participating in weekend outings that are a lot of fun. Soon you may feel confident enough to start putting together a portfolio of your best pictures.

Score: +3 Satisfaction points

MATURE ADULT

You and your mate have built a reputation over the years for outstanding hospitality. Your employer knows this, and when she expects a visit from the owner of the company, she asks you to arrange for his entertainment. You give a dinner that is so elegant that the company owner tells you and your spouse that he has never enjoyed a better dinner party. Your boss is so pleased she gives you a bonus.

Score: +3 Satisfaction points

OLDER ADULT

You have been attending a week-long reunion of your class at the college you went to 35 years ago. It's been a wonderful week. There have been parties, gab fests, class songs, and excursions. You've enjoyed seeing old friends and meeting new people. Your alma mater is just as imposing and beautiful as ever, and your memories of the good times you had there as a student will be enhanced by the memory of this reunion.

Score: +3 Satisfaction points

Identity: FE J M NC

ID #8

WINDFALL/INHERITANCE

YOUTH

Your grandmother recently sent you a box of antique jewelry. She said she didn't want you to have to wait until she was dead to enjoy the jewels. Two or three of the pieces are valuable and can be sold for quite a sum of money, and you can have the semiprecious stones reset in modern settings.

Score: +1 Satisfaction point

YOUNG ADULT

You entered a lottery at work to guess the date of birth and sex of a co-worker's unborn baby. Your guess was "boy -- December 12." The little boy was born December 11, so you were closest to the actual date and won $150. You and your spouse will have a very merry Christmas!

Score: +2 Satisfaction points

MATURE ADULT

An uncle recently left you $3,000 in his will. The only provision is that you care for his cat the rest of its life. The cat is 13 years old, so you don't feel too burdened by your uncle's wishes. The money will make a nice addition to your savings.

Score: +2 Satisfaction points

OLDER ADULT

You like antiques and recently bought an old desk to refinish. When you started to take off the old varnish, you accidently hit a catch that revealed a hidden drawer. In the draw were several very old stamps. You had them appraised and were astonished to learn that they are worth $500 apiece. You only paid $20 for the desk.

Score: +1 Satisfaction point

LESSENING OF RESPONSIBILITY

YOUTH

Your spouse has been asked to spend two or three days a week at a branch office of his company for the next six weeks. Since it is too far to drive home each night, your mate will be away from home at least two days each week. You will miss the companionship, but will be able to enjoy doing things your spouse doesn't share your interest in.

Score: +2 Satisfaction points

YOUNG ADULT

You are having a slack time at your job. There isn't really enough work to keep you busy all day. Your boss says things will pick up in a couple of weeks, and suggests that you take some time off. You know you can afford it because your spouse is working, so you thank your boss and accept his suggestion.

Score: +2 Satisfaction points

MATURE ADULT

Your spouse has received a raise, and together you have decided to hire someone to help with the housework. Your friend's teenage daughter is looking for a way to earn some money, so you hire her to help you out around the house one or two days a week.

Score: +2 Satisfaction points

OLDER ADULT

You badly need a vacation. You get some time off from work and suggest a trip, but your spouse suggests that you go alone to get away from it all. You protest, but he/she insists, and finally you go off on a short vacation. When you return, you find that both you and your spouse are rested and relaxed.

Score: +3 Satisfaction points

Identity #9

HS J M C

Identity: HS J M C

ID #9

LOSS OF JOB

YOUTH

You have had constant hassles with your boss over working conditions and safety regulations. He feels that you are trying to run his business; you are afraid someone will be hurt if he doesn't make some improvements. Finally, he explodes in anger and fires you. The loss of your paycheck will be felt at home, but you are sure you can soon find another job under better conditions. Your family can tighten the budget and live on your spouse's paycheck until then.

Score: -2 Satisfaction points

YOUNG ADULT

The store you worked for just laid off 20 people, including you. There will be temporary discomfort because of the loss of your paycheck, but you always thought you deserved a better job and now you have an opportunity to go out and find one. Your spouse's paycheck can carry the family till you find the right job.

Score: -2 Satisfaction points

MATURE ADULT

You've never really liked this job, but your family needed the money. Now your oldest son has a job and can pay his own expenses, and your daughter earns enough money from babysitting to buy all her own clothes and records. You feel freer to do what you want, so you quit your job and set about finding a better one. You are experienced and have never had trouble being hired, although the fact that you are older worries you.

Score: -3 Satisfaction points

OLDER ADULT

You have been laid off from work temporarily. You know you will be called back soon, but you enjoy staying at home. Your spouse is enjoying attentions you've always been too busy to give, and you are getting better acquainted with your grandchildren. You want to quit working and your spouse agrees that a one-paycheck income will be enough. Before you are called back to work, you notify your boss that you are resigning from your job.

Score: -0 Satisfaction points

Identity: HS J M C ID #9

LOSS OF SPOUSE

YOUTH

Your spouse has been killed in an accident. You are shocked and grieving over this senseless death. Now all the responsibility for raising and supporting your children falls on you. Fortunately, you do have a job and a babysitter you can rely on. Things will be rough, especially financially, but you are young and healthy and have the future ahead of you.

Score: -4 Satisfaction points

YOUNG ADULT

Your mate has divorced you and left town. You cannot rely on child support payments because you do not know your ex-spouse's whereabouts. You have a decent salary from your job, but things will be tight. School-age children need more clothes, shoes, books, and other essentials than toddlers do, so more of your income will be spent on the children.

Score: -4 Satisfaction points

MATURE ADULT

Your spouse has just died of cancer. It has been a long battle against the disease and, in a way, you feel that the death is a blessing -- an end to all the suffering. You earn a decent salary and life insurance will help you meet the expenses of maintaining your family.

Score: -3 Satisfaction points

OLDER ADULT

Death has taken your spouse. You feel alone after so many years of marriage. Luckily, your children are very supportive of you, as are co-workers, and your grandchildren are a comfort. Fortunately, you are financially stable. You're still working, and your spouse had life insurance that will last a long time.

Score: -1 Satisfaction point

Identity: HS J M C ID #9

SERIOUS INJURY/ILLNESS

YOUTH

You are in charge of running the meat slicing machine at the store where you work. One day you slice your fingers instead of the meat. Your customer faints, but a co-worker has more presence of mind and quickly gets help. Since you were hurt at work, your medical expenses are paid by the store's insurance, but you will be out of work for several weeks and may lose part of the use of your fingers. Your young family will have to cut expenses to make it on your spouse's paycheck.

Score: -3 Satisfaction points

YOUNG ADULT

You haven't had a real rest since you left high school and started working and raising children. You are always tired and have no energy. Your spouse insists that you have a checkup, and you are found to be quite anemic. You have to have expensive shots and eat foods rich in iron that are not usually on your family's menu. With both you and your spouse working, you should be able to handle the expense if you cut down on other expenses.

Score: -3 Satisfaction points

MATURE ADULT

You have been having fainting spells recently. You report to the company doctor after a spell at work. He thinks it may be serious and that you should go into the hospital for a few days for a thorough examination. You understand the necessity, but you worry about missing the days at work and the effect being in the hospital will have on your family.

Score: -3 Satisfaction points

OLDER ADULT

You thought you had a heart attack, but the condition turned out to be angina pectoris. After a few days of rest, you went back to work, but you are worried that you will have an attack on the job and be asked to retire. Besides, the pain is very bad and can be disabling.

Score: -4 Satisfaction points

Identity: HS J M C

ID #9

UNPLANNED PREGNANCY

YOUTH

You and your spouse sometimes feel snowed in under a mountain of bills, and now the two of you are expecting another baby. The last baby isn't even paid for yet! You'll have to work until the last month and get back on the job as fast as possible after the baby's born. Even the loss of one day's pay hurts your family. After this baby, you and your spouse will consider your family complete.

Score: -3 Satisfaction points

YOUNG ADULT

You always thought three children were enough, but something went wrong. A fourth baby is expected soon. Either you or your spouse will have to stop working to care for the baby, and the one who continues working will have to take on a second job to make ends meet. This will make family life difficult, but it can't be helped.

Score: -2 Satisfaction points

MATURE ADULT

Neither you nor your spouse really wants another baby. Your kids are all in their teens, and you thought your family was complete. But a baby is coming and you'll have to make the best of it. You're older now so the problems a baby brings will seem more annoying, and your kids may feel embarrassed about their mother being pregnant. There are plenty of built-in babysitters at your house, though.

Score: -3 Satisfaction points

OLDER ADULT

The difficulties of a pregnancy this late in life are almost beyond belief. Having a new baby will almost certainly interfere with your job and that of your spouse. Both of you are concerned about the health of mother and baby, and you are secretly worried about the child growing up with parents so much older than those of its friends. The baby will have nieces and nephews older than he or she! You have heard of families where this happened, but you and your spouse never expected it to happen to you.

Score: -5 Satisfaction points

Identity: HS J M C

ID #9

HARD TIMES

YOUTH

Your spouse has been temporarily laid off work. They promise that they will rehire everyone as soon as business picks up, but in the meantime it will mean cutting back on a lot of things. You are the sole breadwinner now. Your spouse hasn't taken it too well, either, and sits around the house all day feeling depressed and drinking. The children are feeling your insecurity, and you are worried about the effect on them.

Score: -3 Satisfaction points

YOUNG ADULT

Your daughter, who started first grade last fall, has had trouble in all subjects, but especially in reading. Her problem has finally been diagnosed as a disorder known as dyslexia, which may have been caused by a brain injury at birth. She will need special classes and a great deal of help to overcome this handicap. Both you and your spouse make decent salaries, so with careful budgeting you should be able to afford the help your child needs.

Score: -2 Satisfaction points

MATURE ADULT

Your widowed father has been very sick. He can no longer live alone but refuses to live with you and your family. He prefers to enter a home for the aged and has asked you to select one for him. You must visit each home personally, which means taking time off from work, seeing distressing sights in the less well run homes, and a lot of worry about your father's future happiness and well-being.

Score: -2 Satisfaction points

OLDER ADULT

You and your spouse have never approved of your son-in-law. A couple of weeks ago, your daughter came to you in tears saying that her husband had been gambling and owed over $500 in gambling debts. She ask you and your spouse for the money. Because you love her, you gave her the money, but now you learn that your son-in-law took the money and deserted his family. Your daughter and her family have been evicted from their home and have moved into your house. This will probably be temporary, but the routine of your lives has been upset.

Score: -3 Satisfaction points

Identity: HS J M C

ID #9

JOB PROMOTION

YOUTH

You've been given a promotion that means a substantial raise in pay. You'll be making as much as some of your co-workers who have had vocational training. With this extra income, you can afford a day-care center for your kids instead of the babysitter you have now, who is less than reliable. Your children will love having other youngsters to play with.

Score: +1 Satisfaction point

YOUNG ADULT

The words of praise about your hard work and excellent performance almost mean more to you than the raise in pay that comes with this promotion. The extra money, however, means the difference between a used and a new station wagon that you and your spouse need for your growing family.

Score: +1 Satisfaction point

MATURE ADULT

You have been offered a promotion with higher pay. You have mixed feelings since it will demand more time, which means less time to spend with your family. But it is a goal that you have been working toward for years, and your kids are older and spending less time at home anyway. You decide to accept.

Score: +1 Satisfaction point

OLDER ADULT

This promotion means that you can send your oldest granddaughter plane fare to come from California to spend the summer with you and your spouse. You haven't seen her for almost 2 years, and both you and she have been very excited over the prospect of a visit.

Score: +1 Satisfaction point

Identity: HS J M C

ID #9

LEGAL PROBLEMS

YOUTH

You let a friend borrow your car. She brought it back with a smashed fender and a broken headlight. Your insurance company refuses to pay for repairs because your policy doesn't cover non-family members. No other driver was involved. You and your spouse have started legal proceedings to force your friend to pay for the damages to your car. This may be quite expensive, but both of you are working and believe this is a matter of principle.

Score: -3 Satisfaction points

YOUNG ADULT

You and your mate gave a big anniversary party for your in-laws. You had to borrow china and silverware from relatives. After the party, you found that a set of silverware was missing. You called the police and within 2 days they arrested the cousin who stole it. This is not a financial problem, but it is extremely embarrassing and has produced bad feelings within your family. Also, you will have to testify in court, which means losing a day's pay.

Score: -3 Satisfaction points

MATURE ADULT

Your daughter teaches horseback riding. One day a child fell off a horse during a lesson and broke her arm. Her parents are suing you for the hospital costs plus $500. As your daughter had parents sign a waiver before their children began lessons, you don't think there will be much trouble winning the case. But it is a bother and emotionally upsetting to you and your daughter.

Score: -2 Satisfaction points

OLDER ADULT

You reported a case of theft on the job to your employer. The person accused of the theft disposed of the stolen goods before being arrested and had to be released for lack of evidence. Now that person is suing you for slander.

Score: -2 Satisfaction points

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

Your father always wanted you to go on for more education, but you were tired of school and got a job instead. Then you married and started a family. Now your father is offering you a year at a good vocational school in your area. You now recognize the value of more training and you accept.

Score: +3 Satisfaction points

YOUNG ADULT

Your spouse recently got a promotion and a raise. Your kids are all in school so you decide that now is the best time to use the money you've been saving from your jobs to go back to school for your college degree.

Score: +3 Satisfaction points

MATURE ADULT

You would like to take an accounting course, but you don't feel you should take the money out of your joint savings account since your teenage daughter needs orthodontal work. Suddenly, you are notified that an elderly relative has left you $1,500 in her will. You can go to school and will be able to seek a higher-paying job when the course is finished.

Score: +2 Satisfaction points

OLDER ADULT

You are nearing retirement age, and in any case, you no longer want to work full time. You don't want to be idle either, so you are looking for part-time work. A friend who runs a florist shop could use someone to do floral arrangements and decorations for special occasions. She offers to give you lessons in floral design now so that after you retire from your full-time job you will be ready to step into the part-time one. You accept gladly.

Score: +1 Satisfaction point

Identity: HS J M C ID #9

GOOD TIMES

YOUTH

Lately your boss has been giving you more responsibility and hinted about a raise if you do well. You and your mate have made a down payment on a 72-foot mobile home and plan to move into it soon. Your baby is walking and beginning to speak. You've decided that your life is just what you want it to be.

Score: +3 Satisfaction points

YOUNG ADULT

Your parents have been visiting you for 10 days. They brought along all the home movies your father took when you were a child and gave a show one night. You all laughed at the funny clothes and hairdos people wore when you were little. Your spouse and children laughed hardest at the movies of you bouncing around on a fat pony. The whole visit has been marvelous, and the "movie evening" is another bright memory to keep forever.

Score: +3 Satisfaction points

MATURE ADULT

Your teenage daughter has been chosen as your town's representative to the State beauty pageant. Your whole family is thrilled. You will be traveling with her to the pageant and will get to see all the backstage excitement. Your daughter will profit both financially and educationally from this experience.

Score: +3 Satisfaction points

OLDER ADULT

You and your spouse have both accumulated a month's vacation time. You have decided to go on a tour of the South. New places and faces have always been a mutual interest. Your children have promised to keep an eye on your home, so your vacation will be entirely carefree!

Score: +3 Satisfaction points

Identity: HS J M C

ID #9

WINDFALL/INHERITANCE

YOUTH

You cannot believe it! You just won $1,000 in the P & C Quick Cash contest! Now you and your spouse can buy new snowmobiles.

Score: +2 Satisfaction points

YOUNG ADULT

A trust fund that your grandfather set up for you has matured. On your grandfather's instructions, you were never told the amount of the trust fund. You are amazed to learn that it contains $5,000! You and your spouse decide to leave it untouched, so that someday your kids can go to college.

Score: +3 Satisfaction points

MATURE ADULT

You have inherited the house you grew up in. All your married life you, your spouse, and children have lived in rented homes. Now, at last, you own your own home.

Score: +3 Satisfaction points

OLDER ADULT

You entered a contest in which the first prize was a new car. You didn't win first prize -- you won second, which turned out to be a motorboat. Your spouse was able to sell it for $2,500 to a younger co-worker. That much money will pay almost all the cost of your winter fuel.

Score: +2 Satisfaction points

284

LESSENING OF RESPONSIBILITY

YOUTH

One of your biggest chores as a working parent is the laundry. You and your spouse take turns doing it, but neither of you likes the job. It has become a family joke. On your wedding anniversary, your spouse's parents give you a contract they have signed with a neighborhood laundry to pay for your family's laundry services for a year.

Score: +3 Satisfaction points

YOUNG ADULT

All your kids are away for 2 weeks -- one at summer camp, one visiting your parents, and another staying with a friend in Maine. You miss them, but the freedom is marvelous!

Score: +3 Satisfaction points

MATURE ADULT

You have been feeling overworked lately and guilty that you haven't been spending enough time with your family. So you ask your boss for a 3-month leave of absence. He understands your situation and agrees, guaranteeing you your job back any time in the next three-and a-half months.

Score: +3 Satisfaction points

OLDER ADULT

Your youngest child has just graduated from college and found a job. Now all your kids are finally self-supporting, and you and your spouse can begin to save money and enjoy the freedom from family responsibilities.

Score: +4 Satisfaction points

Identity #10

HS U M C

Identity: HS U M C ID #10

LOSS OF SPOUSE

YOUTH

You and your spouse have been divorced. You have very young children to support, no training, and very little work experience. You may have to ask for welfare assistance while you look for a job or get some kind of training. Things look bleak.

Score: -5 Satisfaction points

YOUNG ADULT

Your spouse is striken by a stroke and dies. Your whole world has come crashing down around you. You are left with three small children, no job, no training, and very little savings.

Score: -5 Satisfaction points

MATURE ADULT

Your spouse is asking for a divorce. You have no choice but to agree. You and your teenagers will be alone, with no money coming in until you can get a job, and that won't be easy. You have no experience and are older than most persons seeking a first job.

Score: -5 Satisfaction points

OLDER ADULT

Your spouse has died after a long battle with heart disease. You expected it, but it is still a big emotional loss. You will not suffer too much financially. Your spouse had life insurance and some savings, and you can collect some Social Security benefits. If necessary, your children can help you.

Score: -2 Satisfaction points

Identity: HS U M C

ID #10

SERIOUS INJURY/ILLNESS

YOUTH

You accidentally knocked a pot of boiling water off the stove and it spilled onto your feet and ankles. You suffered second- and third-degree burns, and must stay off your feet for about a month. Your mother will be able to drop in to help with the housework and the kids, and your spouse's medical insurance will take care of all medical bills.

Score: -2 Satisfaction points

YOUNG ADULT

One of your kids came down with a case of measles. You didn't have them as a child and oh, are you ever sick with them now! Your spouse had to hire a practical nurse-housekeeper to care for you and keep an eye on the kids after school. This is a drain on your income, but you do have some savings.

Score: -2 Satisfaction points

MATURE ADULT

You had a benign cyst removed from your sinus passage. Your spouse's insurance will pay the bills, and you won't be laid up long. Best of all, your sinuses won't bother you any more.

Score: -2 Satisfaction points

OLDER ADULT

You have developed a cataract on your left eye and your vision is seriously impaired. Your doctor has finally said you should have it removed in a relatively simple operation that requires a week in the hospital and then a patch over the eye for a month or two. Your medical insurance will cover the expenses.

Score: -3 Satisfaction points

Identity: HS U M C

ID #10

UNPLANNED PREGNANCY

YOUTH

The birth of your first baby was rough -- long and very painful. Both you and your spouse swore you'd never go through that again even though you love your little girl and always wanted a big family. Now another baby is on the way. It will probably be all right, since you and your spouse are supportive of each other, and second babies are usually easier to have than first babies.

Score: -2 Satisfaction points

YOUNG ADULT

This is not the best time to be expecting a baby. You are just recovering from the long, shattering experience of watching your mother die of cancer. You feel emotionally drained and very tired. It hurts to think that your mother will never see this baby. But your spouse is taking wonderful care of you, and in a few months you will be ready to welcome the child.

Score: -1 Satisfaction point

MATURE ADULT

A few years ago, you and your spouse lost a child through a miscarriage. You thought then that there would never be another baby. Now another is on the way, and you are in constant fear of having another miscarriage or an abnormal baby.

Score: -2 Satisfaction points

OLDER ADULT

You have had to tell your grown children and your friends that you and your spouse are expecting a baby. Your children are shocked and disapproving. Your daughter burst into tears and cried, "But you're too old! What will our friends say?" You are hurt. True, you didn't plan to have this baby, and you are older than most couples are when their last child is born. But the support of your family would make this difficult experience easier to live through.

Score: -5 Satisfaction points

Identity: HS U M C ID #10

HARD TIMES

YOUTH

Your marriage is in trouble because of your spouse's drinking problems. Fights are becoming more frequent, and the children are being affected by a situation they are too young to understand. The marriage may end if your spouse continues to refuse to seek help. You feel that you are at the end of your patience.

Score: -3 Satisfaction points

YOUNG ADULT

Your youngest child was born retarded. It is time for him to start school but there are no special schools for children like your son in the area. A retired teacher has offered to tutor him to add to her limited income. You will have to accept her offer, but it places a large financial burden on your family.

Score: -2 Satisfaction points

MATURE ADULT

Your son has been arrested twice for possession of marijuana and was thrown out of school for his last offense. As far as you're concerned, he should be kicked out of the house but your spouse wants to give him another chance. Your son doesn't seem interested in anything constructive.

Score: -2 Satisfaction points

OLDER ADULT

Your daughter has suffered a nervous breakdown. You have been asked to care for her 5-year-old son, and of course, you gladly agreed. But you had forgotten how restless and energetic a 5-year-old can be. You and your spouse are both exhausted from trying to keep up with him. Added to this is the worry about your daughter, who seems to be getting better very slowly.

Score: -3 Satisfaction points

LEGAL PROBLEMS

YOUTH

Your spouse has recently received a third ticket for speeding. According to State law, he/she should lose his/her license for three months but he/she has decided to contest this in court. It is a long process and means time away from work for both of you.

Score: -4 Satisfaction points

YOUNG ADULT

Your brother deserted his wife and children. His wife is trying to find him to force him to make child support payments. You know his whereabouts but he asked you to keep them confidential. Your sister-in-law took the matter to the welfare people, and now you have been given a summons to appear in court, where you will be forced to tell where your brother is living or be held in contempt of court.

Score: -4 Satisfaction points

MATURE ADULT

Your teenage son went for a ride with two or three other boys in what he thought was one of the boys' father's car. They were picked up by police and the car proved to be stolen. Your son was charged with car theft along with the other boys. Your lawyer thinks his innocence can easily be proven, but this is a costly situation and very upsetting for your whole family.

Score: -3 Satisfaction points

OLDER ADULT

You and your spouse want to make your wills. Your family lawyer recently died and you must choose another lawyer. After many years of dealing with the same person who knew your family extremely well, you feel confused about taking this step. Yet if you don't, after your death your property and personal effects will not go to those whom you want to have them.

Score: -3 Satisfaction points

Identity: HS U M C

ID #10

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

In a couple of years your kids will be in school. You are planning to work after that. Your spouse suggests that you learn some specific skills and offers to take out a loan so you can go to vocational school. You agree.

Score: +3 Satisfaction points

YOUNG ADULT

Your older sister, who is a certified teacher of accounting, has offered to let you sit in on her classes and to tutor you so that you can pass a test that employers in the area give to anyone looking for a bookkeeping job. You are anxious to get a good job now that your children are in school, so you accept.

Score: +3 Satisfaction points

MATURE ADULT

Your kids are in their teens and don't need you as much as they once did. Your spouse is earning a very good salary and your credit rating is excellent. You decide to go to college, using savings and possibly a loan, so that you can get a degree in elementary education. Your family thinks this is a great idea and everyone agrees to help in any way they can.

Score: +2 Satisfaction points

OLDER ADULT

Now that your kids are on their own, you haven't enough to do to keep busy. You have been volunteering at the hospital 2 or 3 days a week, filling in for regular workers who are ill or off duty. You have been asked to train for the position of the lobby receptionist, who is leaving in a month to have a baby. You would like a paying job, and although there is a lot to learn about the hospital's layout and procedures, you are sure you can do the job well. Your spouse agrees, so you accept the opportunity.

Score: +1 Satisfaction point

292

Identity: HS U M C

ID #10

GOOD TIMES

YOUTH

You feel lucky. Your children are normal, beautiful toddlers, your spouse has a good job, and you are completely happy staying at home for a time raising your family. You can't imagine why so many other homemakers you know are complaining of being bored.

Score: +3 Satisfaction points

YOUNG ADULT

You and your spouse are buying a small farm. Now your youngsters can have all the pets they want, including a pony, and plenty of space to run and play. You can have a garden and there is room to raise livestock. Your spouse will keep an outside job, but maybe the farm will eventually bring in enough income to support the family.

Score: +3 Satisfaction points

MATURE ADULT

You and your spouse were able to take a second honeymoon alone together and are now closer than ever. In fact, the two of you are planning to renew your marriage vows on your 20th anniversary a few months from now.

Score: +3 Satisfaction points

OLDER ADULT

You and your spouse have just become grandparents for the first time. You are thrilled and have offered your services as babysitters whenever you're needed. It will be so much fun to have a baby around again.

Score: +3 Satisfaction points

Identity: HS U M C

ID #10

WINDFALL/INHERITANCE

YOUTH

You wrote a poem and sent it to a magazine. For months you heard nothing, and then you forgot about it. Last week you received a check for $150 and a nice letter asking to see more of your work. This is an ego booster and will help pay some household bills.

Score: +3 Satisfaction points

YOUNG ADULT

Your parents, brother, and sisters got together and gave you a $500 gift certificate for your birthday. The certificate is good in any store belonging to a well-known chain. Your household badly needs furnishing and the gift will be a big help.

Score: +4 Satisfaction points

MATURE ADULT

You have always entered every contest you could get your hands on. Until now your family complained that it was a dreadful waste of stamps, but you were just a lucky winner in the Reader's Digest Sweepstakes. From now till your death, you will receive $100 a month! This will help pay off a home improvement loan.

Score: +4 Satisfaction points

OLDER ADULT

You and your spouse have planned to sell your house when you retire and live in a mobile home. Your son has just bought a new home with five acres of land around it. He has set aside one acre for you and wants you to feel free to move a mobile home onto it whenever you're ready.

Score: +3 Satisfaction points

Identity: HS U M C ID #10

LESSENING OF RESPONSIBILITY

YOUTH

Your toddler is finally out of diapers. This will cut the expense of disposable diapers and will also decrease the amount of laundry you do. Most important, it will make taking your child places much more fun and less of a hassle.

Score: +4 Satisfaction points

YOUNG ADULT

Your sister who had been living with you since your parents passed away just got married. Now you have an extra bedroom in the house and fewer worries.

Score: +4 Satisfaction points

MATURE ADULT

Your teenage daughter has expressed an interest in learning to cook. You've been teaching her and she is doing very well. Now she can share cooking duties with you, so you won't have to do it all.

Score: +4 Satisfaction points

OLDER ADULT

A neighborhood youth has applied for a job doing yard work. Up to now, you have enjoyed doing all but the heaviest work yourself, but lately your arthritis has prevented you from doing as much. You give the youth the job and concentrate on easier projects.

Score: +5 Satisfaction points

Identity #11

HS U S C

Identity: HS U S C ID #11

SERIOUS INJURY/ILLNESS

YOUTH

A chronic kidney ailment has flared into a massive infection. You almost suffered kidney failure, and have been hospitalized. Your children are staying with relatives and are getting to be difficult, and you are very worried about money. It may be weeks before you can look for a job. You may have to go on welfare to support your family.

Score: -4 Satisfaction points

YOUNG ADULT

You are in the hospital with a serious case of hepatitis. Your mother is having trouble caring for your children, and hospital bills are soaring. It will be quite awhile before you can go out and look for a job.

Score: -4 Satisfaction points

MATURE ADULT

You slipped in the shower and broke your wrist and sustained a slight concussion. Since you work with your hands, you will have to wait at least 6 to 8 weeks before you can get a job. The only income you have is what your teenagers earn at part-time jobs. This is a lot of pressure on them, and there is still not enough money to make ends meet.

Score: -4 Satisfaction points

OLDER ADULT

You have had to have your diseased thyroid gland removed. Your hospital stay was long and expensive. You feel very weak and are very worried about how to pay your bills. Your adult son has helped you out in the past, but now he has troubles of his own.

Score: -5 Satisfaction points

297

Identity: HS U S C ID #11

UNPLANNED PREGNANCY

YOUTH

You've just lost your job, and now you find out there's a baby on the way. Your savings won't last long, and you're not sure you can get another job right away. You and your daughter will have to stay with your parents until after the baby is born or until you can find a job.

Score: -4 Satisfaction points

YOUNG ADULT

It is hard enough to raise one child all by yourself, and now another baby is coming and will be your sole responsibility. No job, very little savings, and a tiny apartment further complicate your situation. It will be hard to find a job with enough pay and the right hours for you to be with your children. You may have to go on welfare, at least for awhile.

Score: -3 Satisfaction points

MATURE ADULT

You and your teenager were getting along fairly well on your unemployment checks while you were job hunting. Now there's a baby on the way, your unemployment checks have run out, and you don't know what to do. You don't feel you want to start the child rearing process all over again, and your financial problems are becoming desperate.

Score: -4 Satisfaction points

OLDER ADULT

A baby was the last thing you ever expected but it has happened. There's nothing to do but plan for the baby now. You've been living on savings and the income from an investment, but you badly need a job. How are you going to be able to work and take care of a baby too at your age? Perhaps your married daughter would be willing to care for the baby after you get a job, at least for awhile. That doesn't solve the major problem, though -- you simply feel too old to be raising a small child alone.

Score: -5 Satisfaction points

HARD TIMES

YOUTH

You have been worried for a long time about your two-year-old daughter. She is still not walking or talking, and her attention span is very limited. After a number of tests, your doctor tells you she is retarded. He recommends placing her in an institution. You are brokenhearted. After all you've gone through raising her alone, the thought of giving her up is more than you can bear.

Score: -4 Satisfaction points

YOUNG ADULT

Your little girl is ready to enter the first grade, but you have no money to buy school clothes for her. You must go to your parents and ask for a loan so your daughter can have the things she needs. This is hard to do, as your parents don't approve of you trying to raise the child alone. Your parents make you feel like a beggar and refuse to loan you the money. They want you to give them your child to raise. You wonder if giving up your child is the right thing to do, but with no job and no spouse, you feel you must at least consider the alternative.

Score: -5 Satisfaction points

MATURE ADULT

You've recently lost your job, so there's no money coming in. The dentist says your son must have his teeth straightened and your daughter is a high school senior with college aspirations. Bills are mounting up, and you are at your wit's end.

Score: -5 Satisfaction points

OLDER ADULT

You are being evicted from your apartment because you can't pay the rent. Everywhere you have applied for jobs you have been told you are too old. You may have to go and live with one of your married children, which is the last thing you want to do.

Score: -5 Satisfaction points

Identity: HS U S C ID #11

LEGAL PROBLEMS

YOUTH

You cannot pay your fuel bill and the oil company refuses to deliver more oil. You know that there is a law that says they must deliver oil to households where someone is elderly, ill, or has a small child. You must get a Legal Aid lawyer to invoke this law against the oil company.

Score: -5 Satisfaction points

YOUNG ADULT

Your ex-spouse has been trying to get legal custody of your child. She/he points out that you have no job, or job training, and that you cannot give the child any advantages. You don't know what to do. You have no money to get a good lawyer, and don't know how to get a Legal Aid lawyer.

Score: -5 Satisfaction points

MATURE ADULT

A neighboring teenager visiting your son found the one bottle of liquor you keep for special occasions. Both he and your son got quite drunk. The boy's parents believed his story that you offered him the booze, and are charging you with contributing to the delinquency of a minor. If you go to court, you will need a lawyer, which you can't afford.

Score: -4 Satisfaction points

OLDER ADULT

You are trying to sell your home. You have evidence that a real estate agent tried to swindle you. You have retained a Legal Aid attorney and are going to take the matter to court. If you lose the case you will have to pay court costs. But you feel strongly that this woman must be punished for her dishonesty.

Score: -4 Satisfaction points

Identity: HS U S C

ID #11

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

You have been offered a chance to get job training through a work and training program. If you do well, it will open up several job opportunities to you. Since you are trying to raise a small child alone, you need a good job. This opportunity seems heaven-sent. You accept.

Score: +4 Satisfaction points

YOUNG ADULT

Your youngest child is in school, and the welfare people say you must get a job. They offer to enroll you in their WIN program, where you will be trained to do a certain job and be paid while you learn. You accept.

Score: +4 Satisfaction points

MATURE ADULT

Your teenager told you about an adult education program at her high school. You've always had trouble getting jobs because your high school diploma was unsigned, and most employers insist on a valid diploma before hiring. You enroll in the adult education classes to work toward your diploma.

Score: +3 Satisfaction points

OLDER ADULT

This is only the second time in your life that you have been unemployed for any length of time, so you have saved quite a bit of money. You have noticed many ads in the paper for bookkeepers. You have the time and the money, so you decide to take a course in bookkeeping in the hope of getting a good job later.

Score: +1 Satisfaction point

Identity: HS U S C

ID #11

GOOD TIMES

YOUTH

Your parents have offered you and your baby a home until you can find employment and save enough money for an apartment. Your mother will babysit while you are job hunting and after you start working. It will be great to be part of a family again.

Score: +3 Satisfaction points

YOUNG ADULT

You have been dating someone you are fond of. You have a number of interests in common, and the person is well off financially. Your child likes your friend too. This is especially fortunate because you want the child to get to know another adult. You are content with this relationship, and feel that marriage may be in your future.

Score: +3 Satisfaction points

MATURE ADULT

Unemployment insurance will carry you through the summer and you have the promise of a job in September. Your teenager has a summer job as a camp counselor, and you won't have to worry about paying any of his expenses for the next 2 months.

Score: +3 Satisfaction points

OLDER ADULT

Your sister's family has been asking you to pay them a visit, and now that you are unemployed, you will finally take the trip. After a rest, you will feel like going out and tackling the job market again.

Score: +3 Satisfaction points

WINDFALL/INHERITANCE

YOUTH

An uncle who knows you are having financial problems unexpectedly sends you $500. He says you can pay him back someday but not to worry about it now. This money will carry you over until you land a job.

Score: +4 Satisfaction points

YOUNG ADULT

You inherited your small house and five acres of land from your grandparents. Out of the blue, a wealthy summer person offers you twice what the place is worth if you will sell. Since your son goes to school this fall, you need to be closer to town and you would like to get a job, too. You sell your property.

Score: +5 Satisfaction points

MATURE ADULT

A close friend suddenly offers to buy your great-grandmother's hand-sewn quilt for $1,000. You know she just wants to help since you are in financial trouble and you do love the quilt, but your family is more important than your pride or an heirloom. You sell your friend the quilt.

Score: +5 Satisfaction points

OLDER ADULT

An eccentric 93-year-old aunt has recently died. She has been in an institution for years, and you thought any money she had was long gone by now. Imagine your surprise to find out that you've inherited $5,000 from her estate!

Score: +4 Satisfaction points

Identity: HS U S C ID #11

LESSENING OF RESPONSIBILITY

YOUTH

You've been at your wit's end to know what to do with your toddler while you look for a job. You can't afford a babysitter. Now a neighbor has asked if you would like your child to join a free play group at her home 3 mornings a week. You gladly agree and will now have free time for job hunting.

Score: +5 Satisfaction points

YOUNG ADULT

Your children go to spend several months with their other parent. This frees you to look for work and enjoy a little social life.

Score: +5 Satisfaction points

MATURE ADULT

Your teenager has been invited to spend a month of her summer vacation with a friend's family on Cape Cod. They will pay all her expenses. This frees you to job-hunt and also saves you some money. By the time she comes home, you should have a job!

Score: +5 Satisfaction points

OLDER ADULT

Your son and his wife live very near you. Your daughter-in-law knows how hard you are looking for work, and she has invited you to have dinner with them every night until you get a job. This frees you from cooking when you are tired and also helps out on your food budget. Someday, you will be able to repay the favor.

Score: +5 Satisfaction points

304

Identity #12

HS U S NC

Identity: HS U S NC

ID #12

SERIOUS INJURY/ILLNESS

YOUTH

You have arthritis, and it is getting worse. Your doctor says cortisone treatments might help, but they are sometimes dangerous. The treatments are also very expensive and you have no medical insurance. You have no job, and the arthritis makes it hard to look for one. Luckily, you have no dependents and can stay with your parents if you need to.

Score: -2 Satisfaction points

YOUNG ADULT

You have been suffering from severe indigestion for several weeks. After having tests for ulcers and stomach cancer, you are told that there is no organic reason for your distress. Your doctor thinks that tension is the root of the trouble and recommends therapy. Because you are unemployed, you can't afford therapy; in fact, you are already in debt for the tests you've had.

Score: -2 Satisfaction points

MATURE ADULT

You noticed a change in a mole and promptly sought treatment. The mole proved to be cancerous, but the cancer had not spread and was completely removed. Your medical insurance was paid up before you lost your job and will cover your expenses.

Score: -2 Satisfaction points

OLDER ADULT

You are losing your hearing in one ear. This has really been a problem during job interviews. An ear specialist has recommended a delicate operation that should restore 90 percent of your hearing. You have medical insurance and savings, so you decide to have the operation.

Score: -3 Satisfaction points

Identity: HS U S NC ID #12

UNPLANNED PREGNANCY

YOUTH

You are completely panicked at the prospect of a baby. You've been living with your parents while you look for a job, and you know how upset they will be about the baby. They will want you to get married and you know that is impossible. You fear that your parents will kick you out of their house. You have no job, no money, and no place to go.

Score: -5 Satisfaction points

YOUNG ADULT

There will soon be a baby to care for. The other person responsible for the child doesn't want it and refuses to help care for it. You wonder how you will ever manage to support a baby. You have no job, very little money, and no mate. Perhaps you could get welfare for the baby and ask the court to force the baby's other parent to pay child support.

Score: -4 Satisfaction points

MATURE ADULT

At one time, you expected to have several children. But you never married and gave up the idea of children. Now a baby is on the way and you are doubly dismayed. You have no income and no spouse. Also, you have become set in your habits over the years and feel that a baby will be a big disruption in your life.

Score: -5 Satisfaction points

OLDER ADULT

This is a grave situation for you. You are not used to children, and feel unwilling to take on such a responsibility this late in life. Besides, you were brought up to believe that single persons did not have children, and you feel guilty over being in this situation.

Score: -5 Satisfaction points

HARD TIMES

YOUTH

You have been turned down for more jobs than you can count. You have no car and must rely on friends or public transportation to go job hunting. Your parents are pressuring you to get a job and help with household expenses. Now you are down to your last $25 in savings and are feeling really desperate.

Score: -5 Satisfaction points

YOUNG ADULT

When a friend asked you to take care of her home and three kids while she and her husband were on a month's vacation, you gladly agreed. You thought it would be a place to stay for awhile, but now you are sorry. The heating system baffles you, the kids won't mind you, the dog tries to bite everyone, and the bathroom plumbing broke down when the youngest girl flushed a washcloth. You feel like you're going crazy!

Score: -5 Satisfaction points

MATURE ADULT

Jobs are scarce in your area, and you are beginning to feel that you will never find one. Your savings are quickly being spent on living expenses. Now your old car has broken down and the mechanic says repairs will cost $250. You don't have $250, and now you have no transportation for job hunting.

Score: -5 Satisfaction points

OLDER ADULT

You are frightened. You can't seem to find a job, and although no one has said so, you are afraid your age and gray hair are against you. You are not old enough to get Social Security, so you must find employment.

Score: -5 Satisfaction points

Identity: HS U S NC ID #12

LEGAL PROBLEMS

YOUTH

You gave up your apartment and moved back home with your parents after you had been out of work for six weeks. Now your former landlord is suing you for two months' back rent -- over $400! Your parents can't afford to pay it, and you have no money at all. You don't know what to do.

Score: -5 Satisfaction points

YOUNG ADULT

You have been accused of shoplifting. You are innocent, but the fact that you are unemployed and have no visible means of support is against you. It is going to be hard to establish your innocence, and you will have to get a Legal Aid attorney instead of a private lawyer.

Score: -5 Satisfaction points

MATURE ADULT

With your last cash resources, you have hired an attorney to guide you through the legal procedures of declaring bankruptcy. When this is over, you will have to move to a neighboring State to live with relatives until you can get work. Your credit rating is destroyed, and you will have to start all over paying cash for everything you buy.

Score: -4 Satisfaction points

OLDER ADULT

You keep receiving bills from a large store for a console color TV costing $625. The first and last names on the bills are the same as your own, but the middle initial is different. You certainly never bought a color TV! You have spent several dollars already on telephone calls to the store trying to straighten out the mistake, but to no avail. Yesterday you received notice from a collection agency that you must pay the bill immediately or give up the TV. You have neither the TV nor $625, and no intention of paying someone else's bill. You will have to dip into your savings for a lawyer to help you get out of this mess.

Score: -4 Satisfaction points

Identity: HS U S NC

ID #12

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

Your older brother is earning good pay at his job. He knows you are discouraged in your search for work. With his boss's OK, he asks if you would consider apprenticing yourself to someone where he works to learn a skill. You would be paid while you learn. You gladly accept.

Score: +4 Satisfaction points

YOUNG ADULT

You can get on-the-job training if you will accept low pay while you train. This seems like a good chance to learn a skill, particularly since you've discovered that landing a job without having any skills is nearly impossible. You accept.

Score: +4 Satisfaction points

MATURE ADULT

You asked a former employer for work. She replied that she can't hire you, as the only openings are for people with technical skills. She remembers you as bright and hard working and would like to have you back, so she recommends you for a training program. You apply to the program and are accepted. You learn that your former boss will rehire you once your training is complete.

Score: +3 Satisfaction points

OLDER ADULT

Older people are being placed in jobs through a work and training program in your area. The pay is low to start, but you feel that doesn't matter as long as you are learning something. You are eligible for the program, and all that remains is for your counselor to find the right job for you.

Score: +1 Satisfaction point

310

GOOD TIMES

YOUTH

When you told your grandmother she'd have to give up your apartment because you couldn't pay the rent, she invited you to stay with her. You'll have a roof over your head while you look for a job, and your grandmother's company is an added bonus. She is a jolly, youthful woman, and a fantastic cook. It will be fun staying with her.

Score: +3 Satisfaction points

YOUNG ADULT

Since jobs are hard to get where you live, you have decided to move to another part of the State. Your parents have loaned you $500 and you can stay rent-free with a married friend who lives in that area until you get settled.

Score: +3 Satisfaction points

MATURE ADULT

Your brother has recently been widowed. He has asked you to live with him and his three teenaged children for awhile. You think it is a good bargain. You will have a place to live while you look for work, and your brother's family will benefit from your housekeeping experience.

Score: +3 Satisfaction points

OLDER ADULT

You have received an inheritance of $1,000 from an older cousin. Because you are single you often visited this cousin and did many kindnesses for her. Now, when you most need help, you are repaid for your thoughtfulness. The money will keep you going until you can find employment.

Score: +3 Satisfaction points

311

WINDFALL/INHERITANCE

YOUTH

A cousin you grew up with is dying of leukemia. She, like you, is single and has no dependents so she can dispose of her possessions any way she wishes. Because she can no longer drive, she has given you her car. You have a car of your own, so you can sell your cousin's car. The money will come in very handy right now, but you deeply regret the circumstances that brought you the car.

Score: +2 Satisfaction points

YOUNG ADULT

An elderly relative will pay for a trip to California if you are willing to travel with her and help her get around. She really just wants a traveling companion. It is a wonderful chance to travel for free!

Score: +3 Satisfaction points

MATURE ADULT

You've inherited a collection of antique dishes, furniture, and knick-knacks from a great-uncle's estate. You don't have room for these objects, and anyway, to you it looks like so much junk. You contact an antique dealer, who offers you $2,500 for the whole collection! The anxiety you have been feeling over being jobless eases quite a bit.

Score: +3 Satisfaction points

OLDER ADULT

In the past, you were able to do many favors for your large family of nieces and nephews. Now, you need help, and your family has banded together to help you. They have given you a dinner party at which they thanked you for your many kindnesses and presented you with a check for $500. Better than the money was their sincerity and the way they left your pride intact.

Score: +2 Satisfaction points

Identity: HS U S NC

ID #12

LESSENING OF RESPONSIBILITY

YOUTH

You are forced to give up your apartment because you can't pay the rent while you are unemployed. You move back to your parents' house. They say you can stay as long as you need to rent-free.

Score: +4 Satisfaction points

YOUNG ADULT

You sold your car for $1,500 and your stereo for $200. With the money, you paid several bills that have been worrying you. There is even enough money left over to pay the rent for the next 2 months.

Score: +4 Satisfaction points

MATURE ADULT

Your elderly mother, who lives with you, has gone to spend a month with your brother's family in another town. You can spend longer hours away from home looking for jobs and feel free to accept social invitations while she is gone.

Score: +4 Satisfaction points

OLDER ADULT

Your application for Social Security has been approved, and the first check will soon arrive. You can stop searching for employment and instead accept one of several volunteer jobs that have been offered. Or, if you prefer, you can just live on your Social Security payments and enjoy your free time.

Score: +5 Satisfaction points

Identity #13

HS U M NC

LOSS OF SPOUSE

YOUTH

Your spouse has divorced you. This is a big loss both emotionally and financially. Since you have no children, you are responsible for supporting only yourself. But you have no job and no training or work experience, so you may have trouble getting hired.

Score: -3 Satisfaction points

YOUNG ADULT

Your spouse has been killed in an accident at work. You are stunned. You have never before had to cope with such a big emotional loss. You are alone. Until you feel better, you can live on your spouse's life insurance, but that will not last long. You have some work experience that will help you get a job, but you have no special training and will probably have to take a low-paying job. Fortunately, you are young and have no children. Remarriage is a possibility.

Score: -3 Satisfaction points

MATURE ADULT

Your mate suffered a cerebral hemorrhage and died. You are left to cope with your grief and many debts. You have never worked outside your home and have few skills to offer an employer. You have life insurance money, and perhaps you can use some of it to get some training before you enter the job market. You feel grateful that there are no children dependent upon you.

Score: -4 Satisfaction points

OLDER ADULT

After all these years of marriage, your spouse has divorced you! You are hurt and angry. You've never had to work and you have no children to help you out financially. In view of these facts, the court has awarded you a small alimony payment, but you will have to work at least part time to make ends meet.

Score: -3 Satisfaction points

Identity: HS U M NC ID #13

SERIOUS INJURY/ILLNESS

YOUTH

You were painting the living room of your apartment and fell off the stepladder. Your spouse found you lying on the floor with a fractured pelvis. Medical insurance covered your hospital stay, and you are at home now, though still unable to do much. Your mother comes to do the cleaning, and your spouse cooks the meals and does the laundry. Soon you will be back on your feet, with the accident forgotten.

Score: -1 Satisfaction point

YOUNG ADULT

Your mate dragged you out of the lake by your hair and gave you mouth-to-mouth resuscitation while another swimmer called an ambulance. After treatment in the emergency room you were fine, although still a bit waterlogged. A stern warning from your doctor about not going beyond your depth and the cost of the ambulance ride seem a small price to pay for your life.

Score: -1 Satisfaction point

MATURE ADULT

Your doctor has told you that your diabetes is getting worse. This can be very serious, but it is not too hard to live with if you watch your diet and take your insulin every day. Insulin and hypodermic needles will be a regular expense from now on, but you and your spouse can adjust your budget to cover the expense.

Score: -1 Satisfaction point

OLDER ADULT

You have glaucoma, a disease of the eyes that can cause blindness. Fortunately, you visited the ophthalmologist early, and have not suffered much loss of vision. Your glaucoma can be controlled with proper medication, and glasses can help your vision. Just in case the disease does become worse, both you and your spouse have begun to learn Braille.

Score: -2 Satisfaction points

Identity: HS U M NC ID #13

UNPLANNED PREGNANCY

YOUTH

You have no job, and your spouse is working only part time while attending school the rest of the day. You have no savings and no medical insurance. Now a baby is on the way, and neither of you has any idea how you can pay for its birth and the things it will need. Both sets of parents were against your marriage so you hate to ask for a loan now, but it looks as though you will have to.

Score: -2 Satisfaction points

YOUNG ADULT

You and your spouse didn't ever plan to have children. Neither of you especially likes children, and the nature of your spouse's job makes having them impractical. She/he has to be free to move from one place to another on short notice, and on more than one occasion, you have found yourself living in a tent or dilapidated shack. What are you going to do with a baby under those conditions? On the other hand, a baby could give you something to do with your time, and your parents will be thrilled to be grandparents.

Score: -1 Satisfaction point

MATURE ADULT

You and your spouse are both dismayed at the idea of having a baby. Not only are you concerned about your health, but a baby will totally disrupt your lives. Both of you are heavily involved in community and church affairs and local politics. When the baby comes, you will have to give up most of these activities, which both of you deeply enjoy.

Score: -2 Satisfaction points

OLDER ADULT

Using accumulated vacation time and savings, you and your spouse had planned to take a three-month trip to Europe and Russia. Now the trip will have to be canceled. One of you is unexpectedly, amazingly pregnant, and you both are sick with apprehension over having a first baby at this stage of your lives.

Score: -5 Satisfaction points

Identity: HS U M NC

ID #13

HARD TIMES

YOUTH

Your spouse has been told by doctors to move to a warm, dry climate. You know that the move is necessary, but you are greatly upset. The thought of selling your home and saying goodbye to a lifetime of friends and associations hurts you deeply. You doubt if you will ever get used to living somewhere else.

Score: -3 Satisfaction points

YOUNG ADULT

Your brother has just been killed in a motorcycle accident. His widow is little more than a girl and has no family in this area. She is staying with you and your spouse and has become very dependent on you. You are sure that her emotional balance will return as her grief lessens, but in the meantime, being someone's emotional prop is very tiring. After all, you have your own grief for your brother to cope with.

Score: -2 Satisfaction points

MATURE ADULT

You and your spouse have been going through a terrifying period of fear that you might have cancer. Tests and a biopsy have shown that you do not, but the cause of your illness is not yet known. The doctors are reassuring, but there will still be a tense period of waiting before you know what is wrong.

Score: -2 Satisfaction points

OLDER ADULT

Your spouse has been laid off for 6 weeks during the coldest part of the winter. Money is very tight, and the bills are mounting up. The finance company has repossessed your TV and often your old car won't start, so the two of you are housebound with little to do. Sometimes you think spring will never come!

Score: -3 Satisfaction points

Identity: HS U M NC ID #13

LEGAL PROBLEMS

YOUTH

Your parents are being divorced. It is going to be a messy business, with the financial settlement and custody of your youngest sister being decided in court. Both parents have asked you to testify for them, but you have refused because you don't want to take sides. Now you have been subpoenaed to testify against your father. You ignore the subpoena against your spouse's advice and are arrested and brought before the court for a probable cause hearing. Your explanation of why you ignored the subpoena is found unsatisfactory and you must pay a large fine.

Score: -4 Satisfaction points

YOUNG ADULT

You live next door to a restaurant where, each night, the garbage is set outside in plastic bags instead of being placed in metal cans or burned. Every night hordes of dogs tear up the bags to get at the food inside and fight over the mess. You have spoken to the manager of the restaurant to no avail. The noise and smell are becoming intolerable. You and your spouse decide to get legal advice, and if necessary, complain to the health department about the nuisance.

Score: -4 Satisfaction points

MATURE ADULT

You are stopped on the road by a police officer. He politely informs you that one of your taillights is not working. He looks at your license and registration, tells you to get the light fixed, and drives away. Three days later, you get a summons for driving with defective equipment. Besides the broken taillight, the summons cites bald tires and a noisy muffler. Your tires are new and your muffler is quiet. You refuse to pay the fine and have to go to court.

Score: -3 Satisfaction points

OLDER ADULT

Your spouse's nephew, whom you haven't seen in several years, spent 2 days and nights at your home. He seemed very nervous and tired and spent most of his time sleeping. An hour after he left, police were at your door. They were looking for your nephew on a charge of armed robbery and assault with a deadly weapon. You and your spouse were taken into custody and held for questioning. You called your lawyer and were freed in a short time. But the embarrassment, the gossip in your neighborhood, and the lawyer's fee have made this a most unpleasant incident.

Score: -3 Satisfaction points

Identity: HS U M NC ID #13

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

You have an opportunity to audit computer classes at a local college. This means that you would learn computer language and programing. You might even have a chance to practice using a terminal and get some experience. You decide to take advantage of the opportunity.

Score: +3 Satisfaction points

YOUNG ADULT

You took typing and bookkeeping for awhile in high school but dropped both courses before you finished. A friend of your spouse has offered to pay for refresher courses for you at the business school if you will help him with the extra paperwork in his store. You agree.

Score: +3 Satisfaction points

MATURE ADULT

You are bored and restless at home but are having trouble finding a job because you have no skills to offer an employer. Your spouse says that there is enough money in the savings account for at least a year of vocational school if you would like to get some training. You agree, and immediately start looking for the right school.

Score: +2 Satisfaction points

OLDER ADULT

Painting has always been your favorite hobby, and some of your canvases are quite good. A free art class has started at your church, and the instructor is a professional artist. If you get some instruction, you might become good enough to be able to sell some of your canvases. Extra money is always welcome, especially with the retirement years just ahead of you. You decide to join the classes.

Score: +1 Satisfaction point

Identity: HS U M NC

ID #13

GOOD TIMES

YOUTH

You and your spouse just bought a beautiful new car and are enjoying the freedom it gives you. Your old car broke down so often you were nervous about using it. Now you and your spouse are taking long weekend drives and are planning a trip to the Midwest on your vacation.

Score: +3 Satisfaction points

YOUNG ADULT

Your spouse has received a promotion at work and finally bought the matching wedding rings you never could afford before. You feel that now you have everything you want except a family, and are perfectly content to wait for a child. Maybe in another year or two, you will have enough money saved so you will feel able to afford a baby. There's no hurry, and you are happy as you are for now.

Score: +3 Satisfaction points

MATURE ADULT

Your elderly father has recovered from a serious illness, and life suddenly seems brighter. Your mother is smiling again, and the whole family has breathed a sigh of relief. As soon as your father is strong enough, you and your spouse plan to take both your parents to sunny Florida for a rest.

Score: +3 Satisfaction points

OLDER ADULT

You have been looking both forward and backward in your life. Looking back, you can see that you have done some good things and have enjoyed most of your life. Looking forward, you see more good times ahead and the financial security with which to enjoy them. You decide that if you had your life to live over again, you'd live it just the same way!

Score: +3 Satisfaction points

Identity: HS U M NC

ID #13

WINDFALL/INHERITANCE

YOUTH

Six months ago, your mother offered to pay you $5 for every pound you could lost up to 40 pounds. You were quite overweight and wanted to slim down, so you accepted the offer. You and your mother weighed you in yesterday. You've lost the 40 pounds, and your mother wrote you a check for $200. Now it is your mom's turn to diet -- she's been gaining weight while you've been losing!

Score: +2 Satisfaction points

YOUNG ADULT

A friend from California, whom you haven't seen for 5 years, sends you an airplane ticket to use any time in the next year. The accompanying note begs you to come to California for a visit. Since you have no job or children to worry about, you would like to go. Your spouse agrees that you should, and you write your friend that you are coming.

Score: +3 Satisfaction points

MATURE ADULT

You and your spouse bought several acres of land a few years ago as an investment. The State conservation people have contacted you recently in regard to buying your land for 3 times what you paid for it. They want to add your few acres to a wildlife refuge they will be establishing in a year or two. You and your spouse decide to sell them the land. The sale price: $10,000.

Score: +3 Satisfaction points

OLDER ADULT

A childhood friend has left you $500 in his will. The two of you shared a lifetime of fun and friendship through letters, phone calls, and occasional get-togethers. Underneath the sadness of the loss is a good feeling that your friendship meant something special to him.

Score: +2 Satisfaction points

LESSENING OF RESPONSIBILITY

YOUTH

You are visiting your parents, alone, for the first time since your marriage. Everyone is making a terrific fuss over you. Your mother insists that you sleep late and have breakfast in bed. Your younger sister refuses to let you do any housework even though she hates doing it herself. And your dad keeps trying to give you money "just in case you might need it while you're here." You haven't a thing to do except enjoy yourself for two whole weeks.

Score: +3 Satisfaction points

YOUNG ADULT

You and your spouse just made the final payment on a home improvement loan. The money was used to remodel your kitchen, which is now full of labor-saving appliances and easy-care surfaces. Not only do you have less work to do, but one more debt is off your mind.

Score: +3 Satisfaction points

MATURE ADULT

Your spouse's mother has been living with you since her husband's death. She is very active for her age, and enjoys many social activities, such as a bridge club, church groups, and Bingo. Several months ago she met a gentleman her own age at a church social, and now they are getting married. After they marry, they will live in an apartment of their own. You will have more time alone with your spouse and you will have a guest room again.

Score: +3 Satisfaction points

OLDER ADULT

You and your spouse have decided to sell your large house and move into an apartment. This will make your housekeeping duties much simpler and less time consuming. You will have time to pursue your hobbies and even travel since you will have extra money from the sale of your house.

Score: +4 Satisfaction points

Identity #14

HS J S C

Identity: HS J S C

ID #14

LOSS OF JOB

YOUTH

You have just lost your job because you couldn't get along with your boss. Living alone with a young child makes it necessary to have a well-paying job and now you are stuck with a high-rent apartment, lots of expenses and payments for car and furniture, and no way to pay for it all. Your former employer has refused to give you a reference, so finding another job will be difficult.

Score: -5 Satisfaction points

YOUNG ADULT

The factory where you work is going out of business. You must find another job. You'd like to get job training but feel you can't afford to -- you have a little girl to support. You've hopped from job to job so often that your work record is poor and employers are afraid you will quit when their business is busiest. You will have to hunt hard and long for even a low-paying job.

Score: -5 Satisfaction points

MATURE ADULT

You quit your job. You were beginning to feel like a mindless robot, doing the same thing over and over every day. Your teenager can earn some of her own spending money but you don't have any savings to fall back on. You need a job badly. Bills are mounting up, and your daughter wants to go to college. You didn't realize that jobs for middle-aged persons were so hard to get. You have experience and a good work record, and that may help.

Score: -5 Satisfaction points

OLDER ADULT

You lost your job because you couldn't keep up with younger workers. You've managed to save quite a lot of money over the years so there is no hurry to get another job. You can take your time and find work that you will enjoy and can do without strain. You do want to work, although your adult sons are urging you to retire. This time you can afford to job-hunt carefully.

Score: -1 Satisfaction point

Identity: HS J S C ID #14

SERIOUS INJURY/ILLNESS

YOUTH

Somehow, your toddler got his hands on some matches and started a fire on the throw rug in your living room. He wasn't hurt at all, but you suffered first- and second-degree burns on your hands from beating out the flames. You won't be able to work for several weeks, and in fact, you may lose your job. You can't do your own housework or care for your child while your hands are bandaged. You were already financially hard pressed. This may force you to seek welfare assistance.

Score: -5 Satisfaction points

YOUNG ADULT

You finally had the perfect job working as a seller for a good clothing store. On your way to work you were in a car accident. Your leg is broken in three places. You will be out of work for at least 4 months. Since your leg will be in a cast up to your waist, you will have a hard time taking care of your child. You are at your wit's end about what to do.

Score: -5 Satisfaction points

MATURE ADULT

A routine checkup disclosed the presence of early cancer of the colon. You immediately had a colostomy, and the cancer was completely removed. A colostomy is a serious operation, and it will be quite awhile before you are able to go back to work. Your hospital stay is only partially covered by medical insurance, and you have teenagers to support while you are out of work. Your savings are already depleted. How are you going to pay the rent and buy groceries?

Score: -5 Satisfaction points

OLDER ADULT

It will be some years before you are eligible for Social Security. Yet your Parkinson's disease has disabled you so that you can no longer work. This is a severe emotional blow since you have been active all your life. Your grown children are just establishing their own families and cannot give you much financial help. You will have to try to get disability or welfare benefits to live on.

Score: -5 Satisfaction points

Identity: HS J S C ID #14

UNPLANNED PREGNANCY

YOUTH

You have just found out there's a baby on the way. You are panicked, and furious at both yourself and the baby's other parent. And what about the child you already have that is only 10 months old and the job you have worked so hard to get?

Score: -4 Satisfaction points

YOUNG ADULT

You just started working at a job you really like, and your child is adjusting well to kindergarten. Everything seemed to be going well, and then you found out that a baby is expected. You're afraid this situation will interfere with your job, and besides, you've already found out that raising a child by yourself is hard work. You don't know where to turn for advice, and you feel frightened about your ability to take on another responsibility right now.

Score: -3 Satisfaction points

MATURE ADULT

You were beginning to see the light at the end of the tunnel. Your kids were in their teens and you have a steady job where you are well liked and respected. In another few years, you should be past the hardest part of your life. Now there is an unexpected pregnancy to deal with, and suddenly you feel that you are right back where you started. You can't deny your responsibility for the child, but you are angry about this baby's existence. It will cost you another 20 years of your life to raise this child!

Score: -4 Satisfaction points

OLDER ADULT

If you weren't so flabbergasted at the prospect of a baby you might be amused. It's so silly to think of a person your age having a baby. "It happens oftener than you think," says your doctor. His advice is to grin and bear it. But you have too much to worry about: the baby's health, your stamina, your job, money, and last but not least, your family's reaction. What if they're disgusted with you? Will they laugh? You are going to need their moral support and love in the months ahead.

Score: -5 Satisfaction points

Identity: HS J S C ID #14

HARD TIMES

YOUTH

Your baby has always been delicate and has had more than his share of colds and bronchial problems. During this cold weather, he has had croup almost every night. You have been up with him over the steam kettle, giving medicine and soothing him, while the poor little fellow chokes and struggles to breathe. More than once you've rushed him to the hospital, and the doctor has spoken seriously about the dangers of pneumonia. Bills are mounting up for doctor fees and medicine. You've been going to work looking and feeling like a zombie, and you know your boss is annoyed about your poor work performance. You feel alone and under tremendous strain.

Score: -5 Satisfaction points

YOUNG ADULT

You have just heard that your mother has suffered a stroke and will need constant attention. You don't have enough money for a nursing home or a day nurse. You will have to care for her, and may have to give up your job to stay home, which would mean going on welfare. Your child also makes having a quiet house difficult.

Score: -5 Satisfaction points

MATURE ADULT

Your teenage daughter is pregnant. You want her to give the baby up for adoption, but she refuses. She and her boyfriend want to get married, and have asked for your permission since your daughter is underage. You have reluctantly agreed. Now you will have all the expense of a wedding and helping the young people set up housekeeping, plus the heartache of knowing that your daughter is making the same mistake you did -- having a baby before being old enough to handle it.

Score: -5 Satisfaction points

OLDER ADULT

You've had a bad case of the flu, and you feel very weak. Your son's wife went into labor with her second baby prematurely, and your son came rushing over to your home with the first child, a 3-year-old boy. Of course, you had offered to take care of your grandson when the new baby came, but it wasn't supposed to be born for another 6 weeks, and you've been quite sick. Mother and baby are doing fine, but you are not. Your home is a shambles, your nerves are shot, and you are considering going into the hospital when your daughter-in-law comes home. You feel really dreadful.

Score: -5 Satisfaction points

Identity: HS J S C ID #14

JOB PROMOTION

YOUTH

Your boss is very happy with your work performance. She is also pleased that you have never been late and have taken off only one day of work in six months. She has just told you that such a good employee deserves a promotion, and that you can start your new duties Monday morning. You are thrilled. The pay raise with the promotion means a lot to you and your little ones, since you are raising them alone.

Score: +3 Satisfaction points

YOUNG ADULT

You have been offered a promotion at work. There is no pay raise, but the duties and the title will look very good on your record. If you do well, a raise should follow in about three months. You decide to accept the offer.

Score: +3 Satisfaction points

MATURE ADULT

You have been offered a promotion where you work. The pay and the status are high. It is what you've been hoping for, since it is almost time to think about college for your children. You accept the promotion.

Score: +3 Satisfaction points

OLDER ADULT

It was a close contest between you and a younger worker for this promotion. Your experience decided things in your favor. The extra income will be welcome to fill out your savings account for retirement.

Score: +2 Satisfaction points

Identity: HS J S C ID #14

LEGAL PROBLEMS

YOUTH

You went to sleep at the wheel of your car, and there was an accident. Both cars were totally demolished, and two people were badly hurt. You escaped with minor injuries. Your liability insurance will take care of the hospital costs for the people who were hurt and replace their car, but you are in deeper trouble than that. The police are charging you with negligent driving, accident resulting, and the people who were hurt are suing you for $100,000 damages.

Score: -5 Satisfaction points

YOUNG ADULT

You have been accused of taking money from the drawer at the bank where you work. The bank wants to take you to court, which means you will have to hire a lawyer and will probably lose your job. If you are found guilty, you will go to prison. What will happen to your young children? All they have is you. Even if you are exonerated, your honesty has been seriously questioned and you will find it hard to get work.

Score: -5 Satisfaction points

MATURE ADULT

Your teenager is in trouble. She must appear in juvenile court to answer charges of truancy, drug abuse, and shoplifting. You must find a lawyer to defend her, and take time off from work to go to court with her. If at all possible, you want to keep her out of reform school so that you can try to build a better relationship with her.

Score: -4 Satisfaction points

OLDER ADULT

You are sick with rage at your son and daugher-in-law. You consider their treatment of their little girl neglectful and often too harsh. You have decided to hire a lawyer and sue for custody of the child. The lawyer says the suit will be expensive and your chances of success are slim, but you decide to go ahead anyway.

Score: -4 Satisfaction points

Identity: HS J S C ID #14

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

Your wealthy uncle has just sent you some money under the condition that you will use it to go on to college. You're sure you can go to school, work, and raise your child, so you thank your uncle and start applying for admission to college.

Score: +3 Satisfaction points

YOUNG ADULT

You have a chance to get some training in a heavy, rough occupation. You understand that the job itself is tough and dirty and that the training is exactly the same. You feel that you can handle that and still do your job and take care of your child. You decide to take the training.

Score: +3 Satisfaction points

MATURE ADULT

You have missed out on several promotions and job offers because you have no college degree. You have made inquiries and discovered that you can get a loan to go to college. You apply for the loan, get it, and enroll in night school.

Score: +2 Satisfaction points

OLDER ADULT

The old saying that "you can't teach an old dog new tricks" sure doesn't apply to you! You've kept up your typing and bookkeeping skills over the years, and now you've decided to learn speedwriting. It's faster than learning shorthand, and knowing how to speedwrite just may improve your chances for that secretarial position you have your eye on.

Score: +1 Satisfaction point

Identity: HS J S C

ID #14

GOOD TIMES

YOUTH

You and the person you've been dating have fallen in love. It's a wonderful feeling, and everything has a rosy glow. The person you love gets along beautifully with your little boy, your parents, and your friends. You've never been this happy in your whole life.

Score: +3 Satisfaction points

YOUNG ADULT

Your daughter is in school now, and you are having a wonderful time as she learns to read and do simple arithmetic. The things she says are so funny! And her teacher reports that your child is the best-liked, most popular girl in the class. You are relieved, because you were afraid she might not be well adjusted since she comes from a single-parent family. This has proved to be completely untrue.

Score: +3 Satisfaction points

MATURE ADULT

Recently, you were honored with a dinner and a beautiful new wristwatch by your boss. And you're not even old enough to retire! The honors were a tribute to your loyalty and superior work performance during a period of great stress within the company. Your boss, your co-workers, and your teenager were all present and made it a wonderful evening. You feel appreciated and very good about yourself.

Score: +3 Satisfaction points

OLDER ADULT

Your grandchildren have been spending a week with you. Both of them are lovely, well-behaved children and you've had fun with them. When their parents come to get them, they, too, will be spending a few days at your home. It feels so good to have your family around you once again.

Score: +3 Satisfaction points

WINDFALL/INHERITANCE

YOUTH

For fun you entered a contest and won third prize, which is $500. Now you can buy a used car so that you won't have to hitchhike to work or carry your toddler on your back when you go to the store. This money will make such a difference to your life style.

Score: +2 Satisfaction points

YOUNG ADULT

The only thing you inherited from your grandmother is a lovely diamond necklace. There are six perfect diamonds in a cluster on the pendant. You decide to have two of the stones made into a ring and to sell the others. You and your kids get along quite well on your salary, so you can put the money you get from the diamonds into a savings account for emergencies.

Score: +3 Satisfaction points

MATURE ADULT

You found and returned a wallet to its owner. Since the wallet was stuffed with credit cards and cash, you insisted that the owner count his money before you left. Impressed by your honesty, he gave you a $100 reward.

Score: +3 Satisfaction points

OLDER ADULT

Your son has done very well in the business world, but he has never forgotten the sacrifices you made while he was growing up. He has just informed you that from now on, he will be depositing $150 every month in your checking account. The extra money will make quite a difference between worrying about bills and having peace of mind.

Score: +2 Satisfaction points

LESSENING OF RESPONSIBILITY

YOUTH

Your child's other parent has been located by the Welfare Department and ordered to make regular child support payments. With your child's needs taken care of by these payments, you should be able to use part of your salary to catch up on your bills.

Score: +4 Satisfaction points

YOUNG ADULT

Your parents have paid for two weeks of summer camp for your young son. You miss him, but you are enjoying your unaccustomed freedom. It's great to be able to go out in the evening without having to find a sitter.

Score: +4 Satisfaction points

MATURE ADULT

Your older teen has graduated from high school and started working and paying board. Your younger girl earns most of her own money by babysitting and doing odd jobs. For the first time in your life you can count on having some extra money when you need it.

Score: +4 Satisfaction points

OLDER ADULT

Your last child has eloped so you now have the time and extra money to take that needed vacation.

Score: +4 Satisfaction points

Identity #15

HS J S NC

Identity: HS J S NC ID #15

LOSS OF JOB

YOUTH

You didn't really like your job, which may be why you were rather irresponsible about it. You were almost always late to work and coming back from lunch, you never called in if you weren't going to work, and you found it hard to get along with co-workers. You were fired. You do need a job, but since you are single and alone you can live at home with your parents until you find work you really like. You can profit and mature from this experience so you won't make the same mistake twice.

Score: -3 Satisfaction points

YOUNG ADULT

Your boss, a lawyer, has decided that he wants to move his practice to the city rather than staying in your rural area. He says he will hire you in the city if you choose to move also, but you feel that you can't leave your family and friends. You know he'll give you an excellent recommendation, so it's just a question of finding a job in your small town for someone with your qualifications.

Score: -3 Satisfaction points

MATURE ADULT

A fellow employee accused you of stealing money from her purse. You are innocent and were able to prove it. But the whole incident was so unpleasant that you no longer felt comfortable working there, and you quit your job. Even though you have no one dependent on you, you haven't been able to save much money, so you need a new job badly. You are worried that the theft accusation will follow you wherever you go and may make people hesitant about hiring you.

Score: -4 Satisfaction points

OLDER ADULT

When you recovered from a major illness, you learned that you had lost your job. Since you have no family to help you out, you need a job to pay the bills that resulted from your illness. You may have to look around for awhile, but your experience and good work record are in your favor.

Score: -1 Satisfaction point

Identity: HS J S NC

ID #15

SERIOUS INJURY/ILLNESS

YOUTH

You hit the steering wheel, hard, when another car bumped into yours from behind at a stoplight. You didn't think you were hurt, but a couple of hours later you collapsed. You were operated on for a ruptured spleen and will be fine in a short time. Your boss has been understanding, and your insurance plan at work will pick up the bill for the operation.

Score: -3 Satisfaction points

YOUNG ADULT

Your strange disease has been diagnosed as scarlet fever. Never before have you been so sick. You were placed in isolation in the hospital and kept there for what seemed forever. You can go home in a few days but are too weak to go back to work for another couple of weeks. You are short of money, so you hope your job will be waiting when you go back to it.

Score: -3 Satisfaction points

MATURE ADULT

You have suffered from chronic bronchitis since you were a child. Every winter, you miss at least a week of work, sometimes more. You have been to doctors but they say there is little they can do for you, other than give you some medicine to ease the discomfort. This winter, though, you've had a particularly bad case and have been out of work two and a half weeks already. Fortunately your bosses are understanding and have been sending some work home so that you can make up some of the lost time.

Score: -3 Satisfaction points

OLDER ADULT

You almost died from food poisoning, which you got from eating improperly canned food. You missed a lot of work, and this illness has cost a lot of money. It will be a long time before you regain your health, and you worry that at your age, you may never recover. You wish you had a spouse or children to be with you in this time of need.

Score: -5 Satisfaction points

Identity: HS J S NC

ID #15

UNPLANNED PREGNANCY

YOUTH

It was all so romantic -- a three-week vacation on Cape Cod with lots of other young people who had saved up for the trip. You discovered one person of the opposite sex who lives not far from your town. But the romance has turned to ashes now that you are home and have found out there's a baby on the way. You wish you'd never seen Cape Cod! It was understood from the start that this was just a "fling" with no strings attached, so there's no hope of marriage.

Score: -5 Satisfaction points

YOUNG ADULT

There's a baby on the way, and you don't know what to do. Your job pays well, so money isn't a problem. The real problem is that you don't want a baby, now or ever. You will have to find a sitter, buy baby supplies, arrange for the hospital stay, and somehow learn to arrange your life around this baby.

Score: -4 Satisfaction points

MATURE ADULT

Some of your favorite people are babies -- everyone else's babies. You've just found out one of your own is due in a few months. Your primary emotion is bewilderment. How, at this time of life, will you ever adjust to the demands of a baby? The baby's other parent is not cooperative, and you are panicked about how you'll explain a baby to your friends and relatives.

Score: -5 Satisfaction points

OLDER ADULT

You haven't held a tiny baby in years, and now you're going to have to hold one all the time. It will be yours. Since your life revolves around your job, you must tell your boss and co-workers about the baby soon. You only hope they will understand. You feel too old to go through all the changes you will have to make in your life style.

Score: -5 Satisfaction points

Identity: HS J S NC ID #15

HARD TIMES

YOUTH

Even some of the teachers you had in high school aren't as bad as the supervisor at work. She's critical of your appearance, your manners, even your voice. And nothing you do suits her; she makes you do your work over again half the time. Maybe she's only trying to help you, but if so, she's going about it the wrong way! You'd like to quit, but it took so long to get this job that you know quitting is out of the question.

Score: -3 Satisfaction points

YOUNG ADULT

Your baby brother, only 12, was riding his bicycle when a car left the road and smashed into him. He was killed instantly. Your parents, who were almost middle-aged when your brother was born, actually seem old to you now. They are bewildered by the senselessness of his death, and cling to you as though you were the parent and they the children. This is a terrible time for all of you.

Score: -3 Satisfaction points

MATURE ADULT

You have had to place your elderly mother in a nursing home. She needs the professional nursing care you could not give her at home. But she hates the nursing home and refuses to cooperate with the personnel. She cries and clings to you when you visit her. When other family members and friends visit her, she cries and tells them you are cruel to her. You wonder if she will ever adjust to the home.

Score: -3 Satisfaction points

OLDER ADULT

Your parents and a sister are gone. Only a few distant cousins and a brother, who lives in Utah, are left of your family. You see your old friends dying suddenly or retiring to dull lives in warmer climates. Suddenly, you feel old and alone. If it were not for your job, you feel that you would have nothing left to live for.

Score: -5 Satisfaction points

339

JOB PROMOTION

YOUTH

Your self-esteem has just taken a big upward swing. Your boss just gave you a promotion and told you that your personality characteristics played a large part in her decision. Your good manners, consideration for others, and willingness to listen to instructions made her feel that you would be able to handle more responsibility, and that you would ask for help if you need it.

Score: +4 Satisfaction

YOUNG ADULT

This promotion gives you a chance to travel all over the U.S. You will have an expense account and be able to travel first class. You will visit exciting places and meet exciting people. Of course, you must prove to your employers that you will not misuse your privileges, but you know you won't. You'll do a fine job.

Score: +4 Satisfaction points

MATURE ADULT

This promotion carries with it the prestige that you have been working toward for the past 20 years. You'll have an income in five figures, a title, a secretary of your own, and challenging new responsibilities. Your decision early in life to concentrate on a career instead of a family has proved to be a good one.

Score: +4 Satisfaction points

OLDER ADULT

You're not getting older, you're getting better! And this promotion, with words of praise from your boss, proves it. With this promotion, you've gone as far as you can with the company, but that's fine with you. You've got enough new responsibilities to keep you busy and interested and enough income to make you financially secure into the retirement years.

Score: +3 Satisfaction points

Identity: HS J S NC

ID #15

LEGAL PROBLEMS

YOUTH

You have been arrested for possession of marijuana. Most of your friends smoke pot, too, and you never saw any harm in it. Now you must hire a lawyer and go to court to answer the charges against you. You will probably have to pay a fine and court costs or receive a suspended sentence, since this is your first offense. In addition to the expense and embarrassment, you are afraid you will lose your job if your boss finds out.

Score: -4 Satisfaction points

YOUNG ADULT

A woman you work with was feeling sick one day and asked you to drive her home in her car and then go pick up her daughter at day care. You agreed but on the way home from the day-care center you had an accident. Her insurance did not cover you, so when the other driver sues, you will drawn into a long and expensive court battle.

Score: -4 Satisfaction points

MATURE ADULT

You have been named as a co-respondent in a divorce case. It isn't true, and you are very upset about it. You will have to take time off from work to testify at the divorce hearing, and the gossip that is going around about you is most unpleasant. Since the person who is being divorced works with you, you can only hope your boss doesn't hear. If that happens, your job could be in danger.

Score: -3 Satisfaction points

OLDER ADULT

Your landlord has failed to live up to his responsibilities. Repeatedly, you have asked him to make repairs in your apartment, and you have even paid for a couple of urgent plumbing repairs yourself. Now your sink drain is broken and you asked the landlord to fix it. As usual, nothing has happened. The lease clearly states that the landlord is responsibile for repairs to plumbing. You decide to take him to court to force him to fix things. This will be expensive, and if you lose the case, he may evict you. But you feel it is worth the risk.

Score: -3 Satisfaction points

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

The hospital where you work as an aide has a scholarship program for employees. This means that if they feel you have potential in the field of health services, they will pay for you to go back to school for further training. You have just heard that you have been recommended to receive this scholarship and can train as a lab technician as soon as you choose!

Score: +3 Satisfaction points

YOUNG ADULT

You have a chance to learn how a radio station is run through a person you've been dating. You might get a chance to do some broadcasting and learn to use the equipment. Of course, you would have to get this training in your spare time because of your job, but you decide it will be worthwhile. This might be the beginning of an exciting new career!

Score: +3 Satisfaction points

MATURE ADULT

Your employer has offered to have you tutored in French. It would be a crash course in reading, writing, and speaking French, and you would have to work very hard. But after you have acquired a working knowledge of the language, you can go to Canada to work for six months on behalf of your company. You have no dependents to worry about, and it sounds wonderful to you. You accept the offer.

Score: +2 Satisfaction points

OLDER ADULT

You have received a small inheritance from a cousin and have decided to use it to go to night school. You have always wanted to get more education, and now seems like a good time. Some people have said it seems silly to go to school at your age, but your boss has been most encouraging. He has said that he likes to see such initiative in his employees of all ages, and is encouraging you to study for a degree.

Score: +1 Satisfaction point

Identity: HS J S NC ID #15

GOOD TIMES

YOUTH

You're earning your own money, and it is still enough of a novelty to seem wonderful. Your own neat little apartment really seems like home, and you are becoming known for your generous hospitality. It really looks as though you are starting out in life with everything well under control.

Score: +3 Satisfaction points

YOUNG ADULT

You recently parted from the person you've been dating for over a year. Both of you were bored with the relationship, and no one was hurt by the parting. You are enjoying the feeling of having regained your freedom. You're seeing exciting new people, having fun with old friends, and even spending time alone now and then. After all, there's no hurry about settling down with just one person!

Score: +3 Satisfaction points

MATURE ADULT

You're going to have the vacation of your life this year! You have a whole month to spend in California. You want to really see Hollywood and then take a tour of the coast with a short stopover in Mexico. You've been boning up on your Spanish and converting some of your savings into traveler's checks. Soon you'll be airborne and on your way!

Score: +3 Satisfaction points

OLDER ADULT

An old friend of the opposite sex who moved away years ago is back in town and has looked you up. The two of you have been having a marvelous time reliving old memories and creating new ones. Your friendship is better than ever and who knows? It might turn into more than just a friendship!

Score: +3 Satisfaction points

343

WINDFALL/INHERITANCE

YOUTH

Money is pretty scarce this month. You had to have car repairs, and a couple of bills were bigger than you thought they'd be. So it was a nice surprise when you got a letter from your parents and a check for $100 fell out. The letter said that your mother "just had a feeling" that you could use a little extra money. It must have been ESP!

Score: +1 Satisfaction point

YOUNG ADULT

You appeared on a local TV quiz show and won an all-expense-paid trip to Jamaica. Wow!

Score: +2 Satisfaction points

MATURE ADULT

You were named as beneficiary on your father's life insurance policy. After his funeral expenses and all his outstanding bills were paid, you received $7,642. You can buy a car outright, without taking out a loan and paying interest, and there will still be money left to put into savings.

Score: +2 Satisfaction points

OLDER ADULT

Your employer gave you a $75 bonus this last payday. When you thanked him, he said it was his way of expressing appreciation for the extra time you put in after work and on lunch hours while he was working on a very important project. Since you are paid time-and-a-half for overtime, this $75 is really a bonus.

Score: +1 Satisfaction point

Identity: HS J S NC

ID #15

LESSENING OF RESPONSIBILITY

YOUTH

Your brother moved into your apartment with you. He is working and can pay half of the household expenses. You will have more money to "play" with.

Score: +3 Satisfaction points

YOUNG ADULT

Your dad's job is taking him and your mother to a city 200 miles away to live. You won't feel that you have to call them every couple of days and drop in at least once a week to see them. Your family duties will be sharply reduced.

Score: +3 Satisfaction points

MATURE ADULT

The parents of the two kids you had been babysitting for at night for a month have come home. At last, your life can return to its nice, quiet, relaxed pace!

Score: +3 Satisfaction points.

OLDER ADULT

With your last promotion, you acquired a secretary. She has been able to take over a lot of the routine work you used to do. Gradually, she has been learning the more important aspects of your job and is able to cover for you occasionally. This allows you the luxury of an afternoon off or a long weekend now and then.

Score: +4 Satisfaction points

345

Identity #16

HS J M NC

Identity: HS J M NC ID #16

LOSS OF JOB

YOUTH

There were personality conflicts at your job. You would come home every night tense and upset and take out your frustrations on your spouse. Finally, your spouse insisted you quit your job. You did, and started looking for another job. So far, you've had no luck, but you are managing nicely on your spouse's salary, so there's no hurry. You have no children to support or worry about.

Score: -2 Satisfaction points

YOUNG ADULT

Because of personal problems, you were unable to handle the tense, pressured atmosphere of your job. You began to make mistakes and became emotionally upset. You were tactfully fired. Since your spouse is working and you have no children, the financial loss is not too great. Once you resolve your personal problems, you should be able to get another job without much trouble and do well at it.

Score: -2 Satisfaction points

MATURE ADULT

You were told that you no longer have the right qualifications for the job you have held for two years. This is disappointing but not the end of the world. Your spouse makes a good salary, and you are sure that with your work experience, you will soon get another job. Since you have no kids, you have never stayed home before, and the rest is doing you good. When you do find a job, you will start it feeling fresh.

Score: -3 Satisfaction points

OLDER ADULT

You had been told that from now on, you must work nights instead of days. You've never worked nights and don't feel that you can adjust to such a radical change of schedule. Besides, you think that this move by your employer is part of a plan to force you out of your job. You decide to quit. Your spouse has a good job, and with your experience you can probably find another job soon, if you decide to keep on working.

Score: -0 Satisfaction points

Identity: HS J M NC

ID #16

LOSS OF SPOUSE

YOUTH

You and your spouse married too young. Neither of you ever dated anyone else. You are bored with each other and your marriage. You can both support yourselves and you have no children, so you decide to get a divorce.

Score: -2 Satisfaction points

YOUNG ADULT

Your spouse has just told you that he/she has been promoted to a better position, which means moving to Oregon -- away from all your friends, your home town, and your job. Your marriage has been in difficulty for some time. You have no children, so you decide it is not worth it to move so far away from your home. You file for divorce.

Score: -2 Satisfaction points

MATURE ADULT

Your spouse has been killed in an industrial accident. You are alone. You know you can support yourself -- you've always worked, and there will be a lot of insurance money. But you have no children and your parents are dead, so you have no one to turn to to ease your loneliness.

Score: -2 Satisfaction points

OLDER ADULT

Your spouse is dead of a heart attack. It was so completely unexpected that you can't believe it is true. Your friends have rallied to your support, and your employer has gladly given you time off. Soon you will have to go back to work, however, because now you have sole responsibility for all your financial affairs. Because you have always assumed equal partnership with your spouse in financial matters, this task shouldn't be too hard for you to handle.

Score: -2 Satisfaction points

348

SERIOUS INJURY/ILLNESS

YOUTH

You and your spouse were hiking in the woods, and somehow you managed to get into some poison ivy. You have a bad rash and blisters all over your face, hands, arms, and legs. Your appearance and discomfort make it impossible for you to work, so you have taken several sick days with your boss's approval. Lots of calamine lotion and a few days' rest should have you feeling fine.

Score: -1 Satisfaction point

YOUNG ADULT

You just put your arm through a glass door trying to open it. You have cut your hand badly enough to make it impossible to type (you work as a clerk). It will be months before you will be able to use your hand. Luckily, your spouse can do all the housework for awhile and you have no kids to worry about.

Score: -1 Satisfaction point

MATURE ADULT

Your niece's two children have been having the measles. She is nearly worn out with caring for them. You offered to sit with the kids one afternoon so she could rest, assuring her that you had the measles when you were a child so you would not catch them now. Well, you were wrong, because a week later you came down with the measles. Your feverish, itchy misery can hardly be described. You'll be out of work, on sick leave with some loss of income, for two or three weeks.

Score: -1 Satisfaction point

OLDER ADULT

You slipped on a wet bathroom floor, landed against the bath tub, and broke two ribs. It will take longer for your ribs to heal than it would for those of a younger person, and you may be out on sick leave for quite awhile. Fortunately, your spouse is working and you've accumulated sick leave, so the two of you will manage quite well.

Score: -2 Satisfaction points

Identity: HS J M NC ID #16

UNPLANNED PREGNANCY

YOUTH

You and your spouse don't feel ready to have a baby yet. Both of you enjoy working and an active social life. You like to dance until dawn or backpack into the mountains at a moment's notice. A baby will tie you down and spoil all your youthful good times.

Score: -4 Satisfaction points

YOUNG ADULT

You are devoted to your work and have worked your way to department manager. You find out a baby is on the way. You are quite upset about the effect a baby will have on your ability to work long hours and be on duty on weekends.

Score: -3 Satisfaction points

MATURE ADULT

Neither you nor your spouse has ever felt the need to reproduce. Children have always been little aliens to you, and you don't particularly like them. Most of the time, as far as you can tell, they are grubby, whiny, and sticky fingered. Now you are going to have a child of your own, and you realize with dismay that it will probably turn out to be just as grubby, whiny, and sticky as all the rest.

Score: -4 Satisfaction points

OLDER ADULT

You are so embarrassed you could die. A baby! After all these years of telling people how glad you and your spouse are that you had no children, you are going to have one. Aside from worrying about your age, you are afraid that a baby will destroy the closeness that exists between you and your spouse. All this time, there have been just two of you. Now there will be a third person, and as far as you are concerned, that third person, no matter how small, will be an intruder in your life.

Score: -5 Satisfaction points

Identity: HS J M NC

ID #16

HARD TIMES

YOUTH

You and your spouse are having problems with your marriage. It seems that lately you can't agree on anything. If you say yes, your spouse is sure to say no. If you order vanilla, your spouse orders chocolate. You know that work tensions and a small, crowded apartment are getting on your mate's nerves, and you are trying to be patient. After all, you haven't been married very long and you are in love. Hopefully, this problem is only temporary.

Score: -3 Satisfaction points

YOUNG ADULT

You have just been asked to take care of your sister's two children while she is hospitalized with a long-term illness. You love the kids, but this will radically change your life style.

Score: -2 Satisfaction points

MATURE ADULT

Your spouse has been hospitalized with a serious illness. You have had to cope with your job, all the household chores and financial affairs, and still manage to be with your spouse whenever possible. Your mate will fully recover soon, but you are tired and almost ill yourself with so much work and worry. Thank goodness there are no children to further complicate your life right now.

Score: -2 Satisfaction points

OLDER ADULT

An old friend has hurt your feelings deeply. You were both at a club meeting, and you overheard your friend make a disparaging remark about you to another club member. You know you should forget the incident but you can't, and it bothers you. Has this person felt that way about you all these years? Do other people say the same things when you're not around? You are losing your perspective and damaging your self-esteem. You decide to try harder to get over the hurt.

Score: -3 Satisfaction points

Identity: HS J M NC ID #16

JOB PROMOTION

YOUTH

You've been given a promotion at work with a pay raise of over a dollar an hour. You and your spouse are both proud of your accomplishment. With the extra money you'll be earning, you can finally afford to trade in the old junk car you've been driving for a good used one.

Score: +2 Satisfaction points

YOUNG ADULT

You've been offered a promotion with more pay and a lot more responsibility. Your spouse doesn't want you to take it on the grounds that the extra work will take time away from your marriage. But the promotion is one that you had been hoping to get. You have no children to consider, and you are sure you can spend enough time with your spouse. You accept the promotion.

Score: +2 Satisfaction points

MATURE ADULT

This promotion will put you in a position you are not sure you can handle. Instead of taking orders you will be giving them, something you have never done before. But you've earned the promotion, and you'll never know if you can cope with the responsibility until you try. You decide to accept the challenge.

Score: +2 Satisfaction points

OLDER ADULT

You have been offered a promotion. There's no pay raise involved, but there is more prestige. Also, some of the actual work would be done by others, and since you tire more easily these days, that is a valuable aspect to consider. Your spouse thinks you should accept. Finally, you decide to accept the promotion.

Score: +1 Satisfaction point

Identity: HS J M NC ID #16

LEGAL PROBLEMS

YOUTH

Your older sister is getting a divorce. It is a pretty messy business with her husband trying to get custody of the kids. You have been called in as a character witness several times, which means getting time off from your job.

Score: -3 Satisfaction points

YOUNG ADULT

You were an eye witness to a hit-and-run accident. You gave your evidence to the police and again to the State's attorney. You positively identified the car and the driver that caused the accident. All these things took time away from your job. Now the accused driver, out on bail and drinking heavily, has threatened to harm you. The police have set up a guard over you and your spouse 24 hours a day until the trial. You are frightened and embarrassed by the neighborhood talk, and you almost wish you had never gotten involved.

Score: -3 Satisfaction points

MATURE ADULT

You and your spouse inherited the major portion of your in-laws' estate; now your spouse's brothers and sister are trying to have their parents' will set aside by the courts, claiming that you and your spouse influenced the parents' minds against them. It will be a long and costly battle.

Score: -2 Satisfaction points

OLDER ADULT

You and your spouse have been the victims of a fraudulent landscaping firm. You gave them a down payment, but they never did the work. You aren't the only couple in town who have been victimized, and the police are trying to locate the con men who've been perpetrating the fraud. You've already made a statement and looked at dozens of "mug shots" trying to identify the men. When they are caught and brought to trial, you will have to testify.

Score: -2 Satisfaction points

Identity: HS J M NC

ID #16

OPPORTUNITY FOR FURTHER EDUCATION/JOB TRAINING

YOUTH

Your employer has offered you the chance to learn how to use some precision tools that his most skilled employees use. It sounds more interesting than what you are doing now, so you accept the offer.

Score: +3 Satisfaction points

YOUNG ADULT

Your spouse has come up with a plan. He/she is offering you the opportunity to attend accounting classes at the community college if, at the end, you will leave your present job and do the bookkeeping for your spouse's small business. You will be paid the going rate, of course. You haven't enjoyed your other job much lately -- it's too boring -- so you jump at the chance.

Score: +3 Satisfaction points

MATURE ADULT

You have often said that you would like to go back to school and work toward a college degree. Your spouse has suggested that now is as good a time as any. You arrange with your employer to have time off on the days you have classes, with the understanding that you will make up the work at home. It won't be an easy schedule, but if you take only one or two courses at a time, you should be successful.

Score: +2 Satisfaction points

OLDER ADULT

You learned your skills by doing -- that is, on the job -- when you were young. Things have changed since then. Now young people learn the same skills, and more, at a vocational school. You have a chance to catch up with these younger workers by attending "refresher" courses at a vocational school. Your employer has offered you the time off with pay. You accept the offer.

Score: +1 Satisfaction point

354

Identity: HS J M NC ID #1

GOOD TIMES

YOUTH

You had only met your mother-in-law once before you were married. Recently, she came to stay with you and your spouse for a week. You were nervous before she came and afraid she would be critical of you and your home. Surprise! She turned out to be a lovely person, and the whole week was delightful. Now you feel much more confident about meeting the rest of your spouse's family.

Score: +3 Satisfaction points

YOUNG ADULT

Your sister just had her first baby. She and her husband have asked you and your spouse to be the baby's godparents. You are looking forward to the christening and to the party afterward. This baby will always be very special to you, especially since you have no children of your own.

Score: +3 Satisfaction points

MATURE ADULT

You and your spouse will be celebrating your 20th wedding anniversary soon. You want to do something special. You both have always wanted to visit Italy. Since you both have always worked, and have no family to support, you have savings in the bank. You decide to take the time off and go to Rome for a second honeymoon.

Score: +3 Satisfaction points

OLDER ADULT

You and your spouse have decided to buy a second home in Arizona for your retirement. This decision has meant a couple of trips to Arizona in the last few months, which you both enjoyed. For now, the second house will be kept for vacations or loaned to friends, but it is comforting to know that it will be there when you are ready to retire.

Score: +3 Satisfaction points

WINDFALL/INHERITANCE

YOUTH

You and your spouse are now renting space in a trailer park for your mobile home. You both hate it there, but until your trailer is paid for, you cannot get a loan to buy land to set up your home. Now, as a gift for your first anniversary, your in-laws have given you the deed to an acre of land adjoining their property.

Score: +1 Satisfaction point

YOUNG ADULT

Your grandfather's estate has finally been settled two years after his death. You and your spouse inherited $2,000, which is just what you need to finish those car payments.

Score: +2 Satisfaction points

MATURE ADULT

Your widowed mother had just signed over her house to you and your spouse. All you need to do is to give your mother a home as long as she lives. This you would gladly do anyway. The papers are drawn up and signed, and the house is legally yours.

Score: +2 Satisfaction points

OLDER ADULT

You took an old ring that used to belong to your great-grandmother to the jeweler to be cleaned. You described it for his records as a garnet ring in a gold setting. A few days later, the jeweler called you in great excitement. Your ring, once cleaned, proved to be an exceptionally fine ruby, worth several thousand dollars. The jeweler made you an offer for the stone, and after consulting your spouse, you accepted.

Score: +1 Satisfaction point

356

Identity: HS J M NC

ID #16

LESSENING OF RESPONSIBILITY

YOUTH

Your employer has asked you to work part time for a few weeks instead of full time. Your mate has a good job, so you can afford to grant your employer's request. He has promised to put you back on full-time as soon as business picks up.

Score: +2 Satisfaction points

YOUNG ADULT

Neither you nor your spouse has time to do as good a job as you would like in the yard. Often, the grass is almost a foot tall before it gets cut, the leaves aren't raked, and the flower beds aren't weeded. A neighbor's 12-year-old son has offered to do your yard work, and you and your spouse agreed to give him a chance to show how well he can do.

Score: +2 Satisfaction points

MATURE ADULT

You and your spouse decided to buy a large upright freezer and stock it with meat and vegetables. This will drastically cut down on extra trips to the store. Besides, it is less expensive to buy food in bulk. Your freezer will pay for itself in a few years' time.

Score: +2 Satisfaction points

OLDER ADULT

The old tree in your backyard was struck by lightning. You have been afraid that it will fall on your house and do some real damage, but you can't afford to have it taken down. The telephone company offers to take it down for you because it is threatening their lines, too. You agree.

Score: +3 Satisfaction points